

United States of Bill Pay

State by State Bill Pay Market 2023 doxolNSIGHTS Report



A state by state 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.



About doxolNSIGHTS

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

Statistically significant, with over 8 million paying consumers.

Geographically diverse, capturing payment activity in all 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

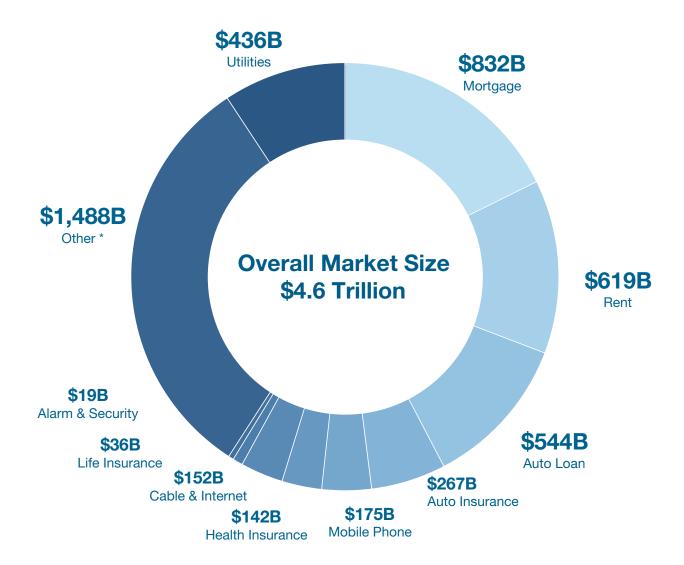
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

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



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.



US Households spend \$3.22 trillion annually on 10 bill categories

Annual U.S. Bill Cost in Top 10 Categories

Portion of U.S. Household Spending Average Monthly Cost Per U.S. Household

Average Annual Cost Per U.S. Household

\$3,22T

21%*

\$2,046

\$24,557

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



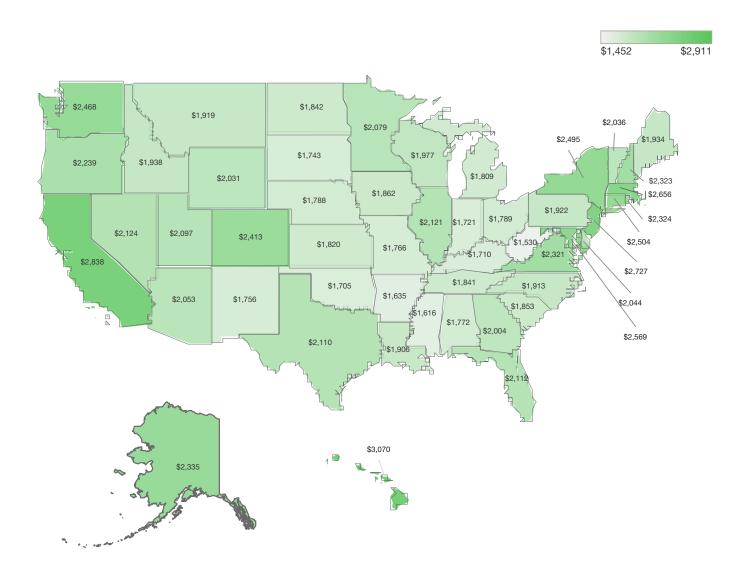
^{*} Bureau of Economic Analysis, 2022 Personal Consumption Expenditures = \$15.5 trillion.

Bill Pay State Breakdown



Monthly Average Cost of the 10 Most Common Household Bills by State

Hawaiians spend \$3,070 each month on the ten most common household bills, 50% above the national average. At the other end of the spectrum, households in West Virginia average monthly bill payments of \$1,530 across the top ten categories, 25.2% below the average nationwide. The most expensive and least expensive states are illustrated below.





States Ranked by Monthly Bill Pay Amount

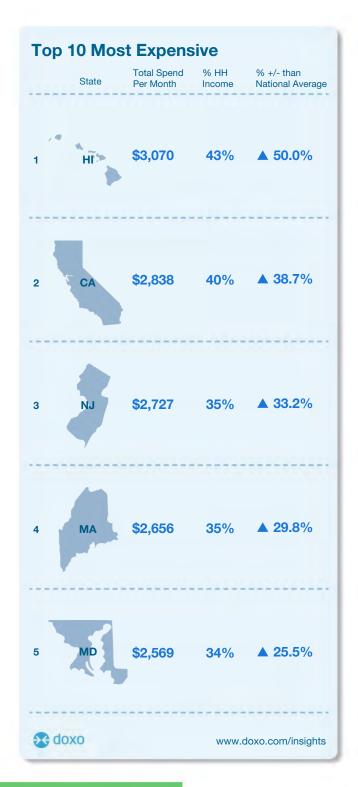
Below is a state by state breakdown that includes the average amount spent per month on the ten most common household bills, the percentage of household income these bills amount to, and how the spend for each state compares to the national average. The findings take into account the average amount paid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

	State	Total Spend Per Month	% HH Income	% +/- than National Average
	HI	\$3,070	43%	▲ 50.0%
	CA	\$2,838	40%	▲ 38.7%
	NJ	\$2,727	35%	▲ 33.2%
	MA	\$2,656	35%	▲ 29.8%
5	MD	\$2,569	34%	▲ 25.5%
6	СТ	\$2,504	34%	▲ 22.4%
	NY	\$2,495	38%	▲ 21.9%
	WA	\$2,468	37%	▲ 20.6%
9	СО	\$2,413	37%	▲ 17.9%
10	AK	\$2,335	35%	▲ 14.1%
11	RI	\$2,324	38%	▲ 13.5%
12	NH	\$2,323	34%	▲ 13.5%
13	VA	\$2,321	34%	▲ 13.4%
14	OR	\$2,239	39%	▲ 9.4%
15	NV	\$2,124	40%	▲ 3.8%
16	IL	\$2,121	35%	▲ 3.6%
17	FL	\$2,112	42%	▲ 3.2%
18	TX	\$2,110	38%	▲ 3.1%
19	UT	\$2,097	33%	▲ 2.5%
20	MN	\$2,079	33%	▲ 1.6%
21	AZ	\$2,053	38%	▲ 0.3%
22	DE	\$2,044	34%	▼ 0.1%
23	VT	\$2,036	37%	▼ 0.5%
24	WY	\$2,031	37%	▼ 0.7%
25	GA	\$2,004	38%	▼ 2.1%
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	State	Total Spend Per Month	% HH Income	% +/- than National Average
26	WI	\$1,977	37%	▼ 3.4%
27	ID	\$1,938	40%	▼ 5.3%
28	ME	\$1,934	38%	▼ 5.5%
29	PA	\$1,922	34%	▼ 6.1%
30	MT	\$1,919	40%	▼ 6.2%
31	NC	\$1,913	39%	▼ 6.5%
32	LA	\$1,906	44%	▼ 6.9%
33	IA	\$1,862	36%	▼ 9.0%
34	SC	\$1,853	40%	▼ 9.4%
35	ND	\$1,842	34%	▼ 10.0%
36	TN	\$1,841	39%	▼ 10.0%
37	KS	\$1,820	34%	▼ 11.1%
38	MI	\$1,809	35%	▼ 11.6%
39	ОН	\$1,789	35%	▼ 12.6%
40	NE	\$1,788	33%	▼ 12.6%
41	AL	\$1,772	40%	▼ 13.4%
42	MO	\$1,766	35%	▼ 13.7%
43	NM	\$1,756	40%	▼ 14.2%
44	SD	\$1,743	35%	▼ 14.8%
45	IN	\$1,721	34%	▼ 15.9%
46	KY	\$1,710	38%	▼ 16.4%
47	OK	\$1,705	37%	▼ 16.7%
48	AR	\$1,635	39%	▼ 20.1%
49	MS	\$1,616	41%	▼ 21.1%
50	WV	\$1,530	38%	▼ 25.2%
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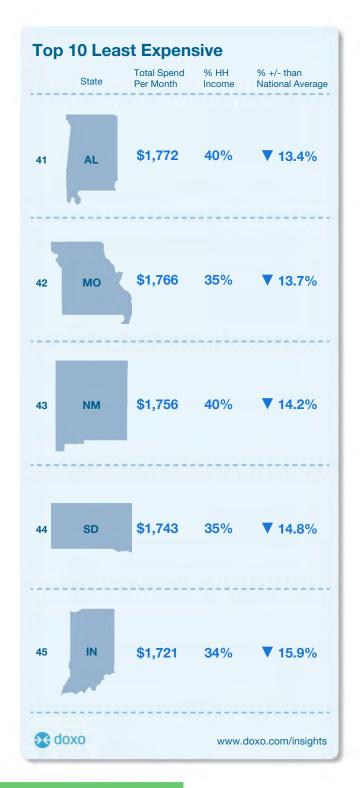
The Most Expensive States for Household Bills

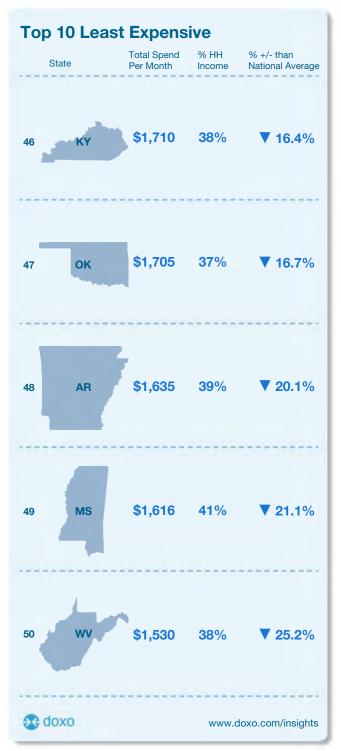






The Least Expensive States for Household Bills



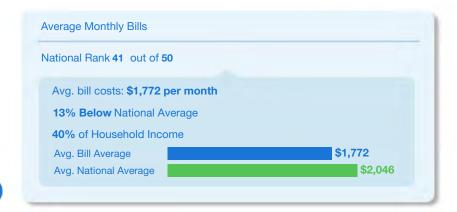


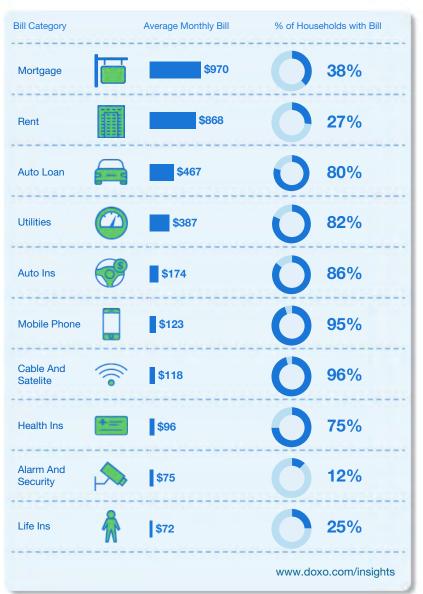




View doxolNSIGHTS for AL

	Monthly Bills for Top 25 ensive Cities in AL	Most
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



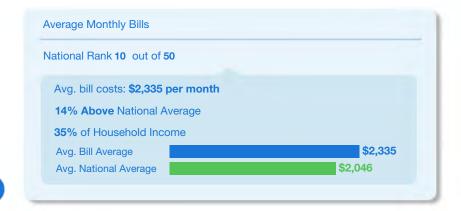


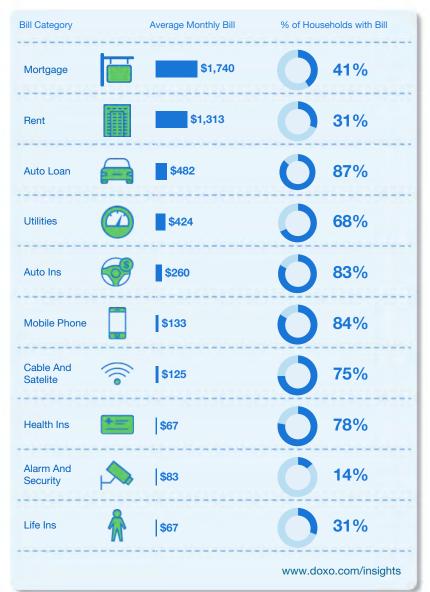




View doxolNSIGHTS for AK

Avg. Expe	Monthly Bills for Top 25 Mo ensive Cities in AK	ost
1	Eagle River	\$2,643
2	Juneau	\$2,492
3	Ketchikan	\$2,422
4	North Pole	\$2,369
5	Anchorage	\$2,306
6	Fairbanks	\$2,295
7	Wasilla	\$2,224
8	Palmer	\$2,209
9	Soldotna	\$2,031
10	Kenai	\$1,864





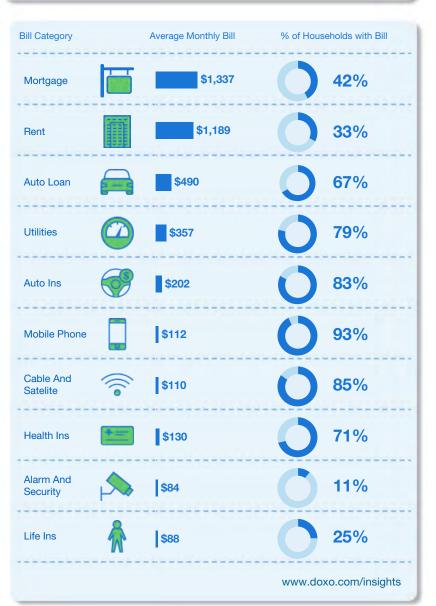




View doxolNSIGHTS for AZ

	Monthly Bills for Topensive Cities in AZ	o 25 Most	
1	Paradise Valley		\$3,391
2	Scottsdale		\$2,740
3	Queen Creek		\$2,564
4	Cave Creek		\$2,550
5	Litchfield Park		\$2,489
6	Goodyear		\$2,481
7	Buckeye		\$2,472
8	Laveen		\$2,432
9	Sedona		\$2,417
10	Chandler		\$2,352
11	Tempe		\$2,347
12	Peoria		\$2,320
13	Gilbert		\$2,303
14	Phoenix		\$2,272
15	Avondale		\$2,234
16	Maricopa		\$2,169
17	Flagstaff		\$2,159
18	Surprise		\$2,146
19	Marana		\$2,140
20	Fountain Hills		\$2,134
21	San Tan Valley		\$2,132
22	Sun City West		\$2,104
23	El Mirage		\$2,098
24	Tolleson		\$2,071
25	Glendale		\$2,069

lational Rank 21 out of 50	
Avg. bill costs: \$2,053 per month	
0% Above National Average	
38% of Household Income	
Avg. Bill Average	\$2,053
Avg. National Average	\$2,046

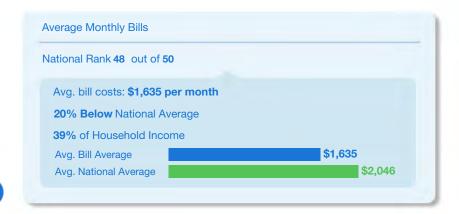


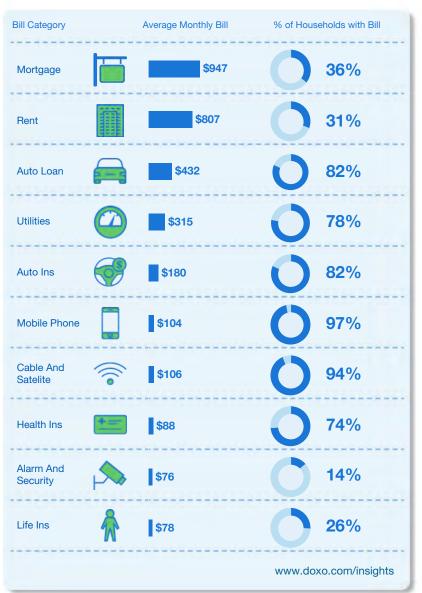




View doxolNSIGHTS for AR

	Monthly Bills for Top 2 nsive Cities in AR	25 Most	
1	Maumelle		\$2,432
2	Bentonville		\$2,131
3	Little Rock		\$2,048
4	Sherwood		\$1,983
5	North Little Rock		\$1,897
6	Benton		\$1,880
7	Bella Vista		\$1,877
8	Cabot		\$1,835
9	Jacksonville		\$1,832
10	Alexander		\$1,827
11	Marion		\$1,818
12	Bryant		\$1,799
13	Wynne		\$1,795
14	Fayetteville		\$1,784
15	Batesville		\$1,779
16	Heber Springs		\$1,750
17	Alma		\$1,741
18	Paragould		\$1,734
19	Searcy		\$1,731
20	Rogers		\$1,727
21	Springdale		\$1,725
22	Conway		\$1,713
23	Greenbrier		\$1,712
24	Hot Springs Village		\$1,706
25	Camden		\$1,704



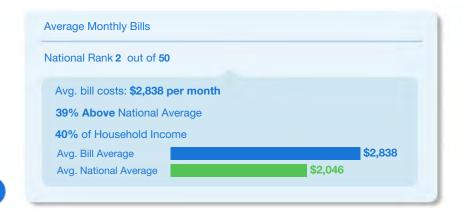


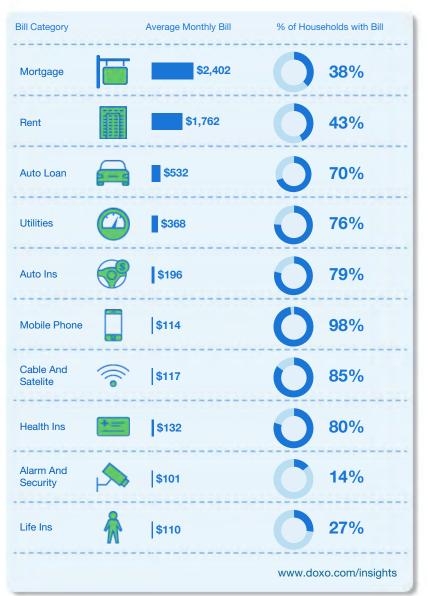




View doxolNSIGHTS for CA

	Monthly Bills for Top 25 Mosensive Cities in CA	t
1	San Ramon	\$4,390
2	Danville	\$4,367
3	Ladera Ranch	\$4,268
4	Mill Valley	\$4,252
5	Hermosa Beach	\$4,201
6	Stevenson Ranch	\$4,175
7	Dublin	\$4,150
8	La Canada Flintridge	\$4,090
9	Marina Del Rey	\$4,047
10	Menlo Park	\$4,030
11	Orinda	\$4,022
12	Redwood City	\$4,019
13	Pleasanton	\$4,000
14	Belvedere Tiburon	\$3,973
15	San Mateo	\$3,947
16	Morgan Hill	\$3,947
17	San Carlos	\$3,946
18	Porter Ranch	\$3,909
19	Cupertino	\$3,892
20	Belmont	\$3,890
21	Calabasas	\$3,883
22	Lafayette	\$3,882
23	Trabuco Canyon	\$3,880
24	San Anselmo	\$3,863
25	Los Gatos	\$3,856



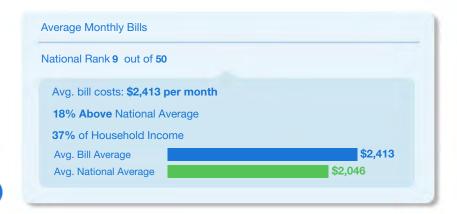


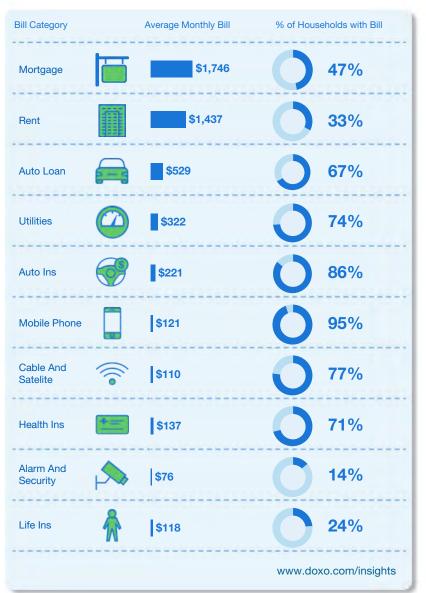


Colorado

View doxolNSIGHTS for CO

	Monthly Bills for Top 25 Mensive Cities in CO	lost
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



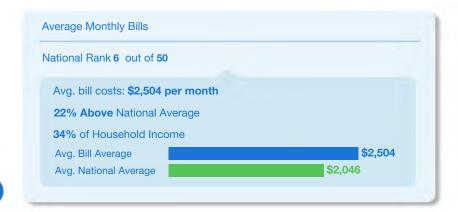


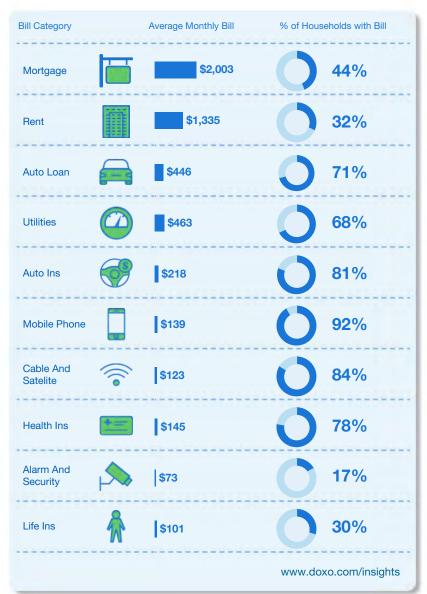




View doxolNSIGHTS for CT

	Monthly Bills for Insive Cities in CT	Γop 25 Most	
1	Fairfield		\$4,717
2	Wilton		\$3,905
3	Westport		\$3,837
4	New Canaan		\$3,790
5	Darien		\$3,690
6	Ridgefield		\$3,678
7	Greenwich		\$3,406
8	Stamford		\$3,351
9	Trumbull		\$3,306
10	Newtown		\$3,131
11	Norwalk		\$3,035
12	Brookfield		\$3,014
13	Monroe		\$2,998
14	Madison		\$2,948
15	Bethel		\$2,812
16	Orange		\$2,796
17	Southington		\$2,721
18	Stratford		\$2,689
19	South Windsor		\$2,689
20	Avon		\$2,682
21	North Haven		\$2,633
22	Seymour		\$2,607
23	Guilford		\$2,599
24	Simsbury		\$2,594
25	Shelton		\$2,583









View doxolNSIGHTS for DE

_		
	Monthly Bills for Top 25 nsive Cities in DE	Most
1	Bear	\$2,672
2	Hockessin	\$2,636
3	Rehoboth Beach	\$2,522
4	Middletown	\$2,428
5	Claymont	\$2,271
6	Newark	\$2,219
7	Wilmington	\$2,056
8	New Castle	\$2,038
9	Lewes	\$2,015
10	Smyrna	\$2,004
11	Dover	\$1,963
12	Milford	\$1,915
13	Georgetown	\$1,895
14	Laurel	\$1,823
15	Seaford	\$1,791
16	Millsboro	\$1,749

lational Rank 22 out of 50	
Avg. bill costs: \$2,044 per month	
0% Above National Average	
34% of Household Income	
Avg. Bill Average	\$2,044
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,447	46%
Rent	\$1,202	27%
Auto Loan	\$475	67%
Utilities	\$313	77%
Auto Ins	\$194	82%
Mobile Phone	\$138	92%
Cable And Satelite	\$134	71%
Health Ins	\$85	82%
Alarm And Security	\$118	16%
Life Ins	\$74	33%
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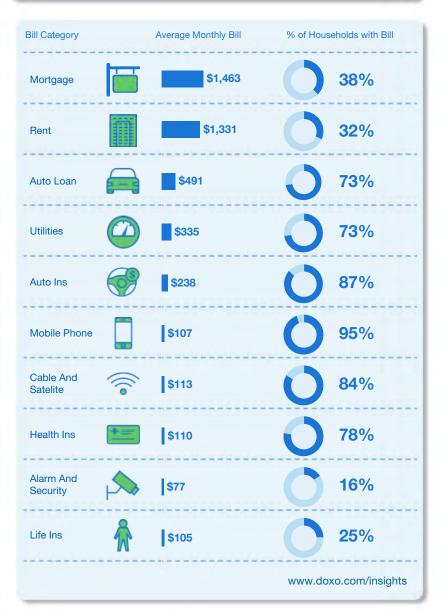




View doxolNSIGHTS for FL

_	Monthly Bills for Top 25 Nensive Cities in FL	lost
1	Pembroke Pines	\$3,035
2	Saint Johns	\$2,782
3	Windermere	\$2,773
4	Wellington	\$2,755
5	Oviedo	\$2,751
6	Lithia	\$2,721
7	Jacksonville Beach	\$2,715
8	Key West	\$2,709
9	Miami	\$2,667
10	Pompano Beach	\$2,650
-11	Jupiter	\$2,636
12	Green Cove Springs	\$2,611
13	Miami Beach	\$2,600
14	Loxahatchee	\$2,598
15	Odessa	\$2,590
16	Ponte Vedra Beach	\$2,575
17	Niceville	\$2,569
18	Coral Springs	\$2,558
19	Delray Beach	\$2,555
20	Apollo Beach	\$2,544
21	North Miami Beach	\$2,529
22	Boca Raton	\$2,518
23	Destin	\$2,513
24	Homestead	\$2,499
25	Fort Lauderdale	\$2,498

lational Rank 17 out of 50	
Avg. bill costs: \$2,112 per month	
3% Above National Average	
42% of Household Income	
Avg. Bill Average	\$2,112
Avg. National Average	\$2,046



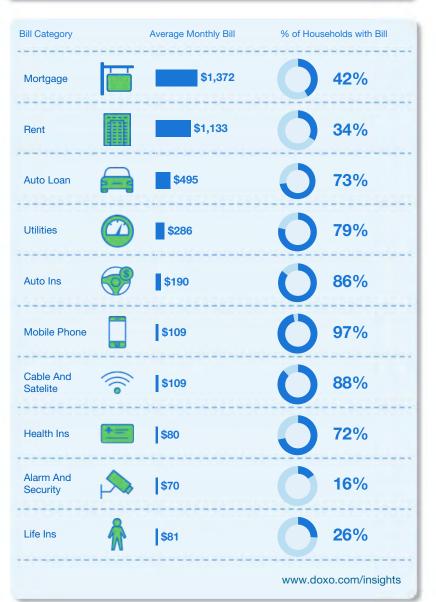




View doxolNSIGHTS for GA

	Monthly Bills for Top 25 ensive Cities in GA	Most
1	Alpharetta	\$2,894
2	Suwanee	\$2,824
3	Roswell	\$2,654
4	Richmond Hill	\$2,551
5	Peachtree City	\$2,543
6	Buford	\$2,500
7	Sharpsburg	\$2,471
8	Duluth	\$2,466
9	Marietta	\$2,461
10	Grayson	\$2,454
-11	Fayetteville	\$2,452
12	Cumming	\$2,431
13	Atlanta	\$2,412
14	Canton	\$2,407
15	Powder Springs	\$2,382
16	Mableton	\$2,358
17	Leesburg	\$2,341
18	Smyrna	\$2,333
19	Dacula	\$2,306
20	Peachtree Corners	\$2,289
21	Loganville	\$2,269
22	Ellenwood	\$2,264
23	Watkinsville	\$2,263
24	Lawrenceville	\$2,262
25	Acworth	\$2,252

ational Rank 25 out of 50	
Avg. bill costs: \$2,004 per month	
2% Below National Average	
38% of Household Income	
Avg. Bill Average	\$2,004
Avg. National Average	\$2,046







View doxoINSIGHTS for HI

	Monthly Bills for Top ensive Cities in HI	25 Most
1	Kailua	\$3,940
2	Ewa Beach	\$3,779
3	Lahaina	\$3,511
4	Wahiawa	\$3,432
5	Kaneohe	\$3,392
6	Mililani	\$3,388
7	Kapolei	\$3,359
8	Kihei	\$3,258
9	Waianae	\$3,132
10	Honolulu	\$3,093
11	Pearl City	\$3,059
12	Waipahu	\$3,037
13	Aiea	\$3,033
14	Wailuku	\$2,995
15	Makawao	\$2,903
16	Kahului	\$2,892
17	Kailua Kona	\$2,797
18	Kapaa	\$2,764
19	Keaau	\$2,257
20	Hilo	\$2,158
21	Pahoa	\$1,806

ational Rank 1 out of 50	
Avg. bill costs: \$3,070 per month	
50% Above National Average	
43% of Household Income	
Avg. Bill Average	\$3,070
Avg. National Average	\$2,046

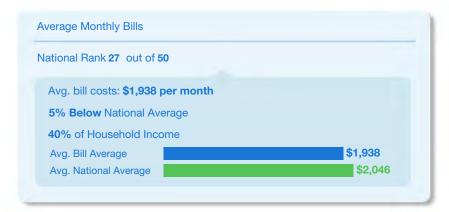
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,247	39%
Rent	\$1,856	37%
Auto Loan	\$507	79%
Utilities	\$633	62%
Auto Ins	\$261	83%
Mobile Phone	\$165	99%
Cable And Satelite	\$123	78%
Health Ins	\$223	86%
Alarm And Security	, \$83	11%
Life Ins	\$116	32%
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View doxolNSIGHTS for ID

	Monthly Bills for Top 25 ensive Cities in ID	Most
1	Moscow	\$2,278
2	Kuna	\$2,230
3	Sandpoint	\$2,183
4	Twin Falls	\$2,163
5	Eagle	\$2,138
6	Coeur D Alene	\$2,071
7	Meridian	\$2,036
8	Boise	\$1,965
9	Nampa	\$1,937
10	Garden City	\$1,912
11	Blackfoot	\$1,907
12	Lewiston	\$1,895
13	Post Falls	\$1,894
14	Hayden	\$1,888
15	Rigby	\$1,886
16	Rexburg	\$1,822
17	Mountain Home	\$1,764
18	Pocatello	\$1,750
19	Idaho Falls	\$1,725
20	Jerome	\$1,694
21	Emmett	\$1,689
22	Caldwell	\$1,663
23	Burley	\$1,650









View doxolNSIGHTS for IL

	Monthly Bills for Top 29 ensive Cities in IL	5 Most
1	Hinsdale	\$3,563
2	Winnetka	\$3,535
3	Lake Forest	\$3,319
4	Wilmette	\$3,298
5	Barrington	\$3,259
6	Deerfield	\$3,238
7	Lake Zurich	\$3,184
8	Highland Park	\$3,108
9	Libertyville	\$3,068
10	Mokena	\$2,923
11	Evanston	\$2,917
12	Yorkville	\$2,916
13	Saint Charles	\$2,900
14	Geneva	\$2,840
15	Naperville	\$2,838
16	Oak Park	\$2,822
17	Park Ridge	\$2,795
18	Northbrook	\$2,775
19	Gurnee	\$2,698
20	Glen Ellyn	\$2,674
21	Elmhurst	\$2,649
22	Vernon Hills	\$2,640
23	Buffalo Grove	\$2,622
24	Arlington Heights	\$2,607
25	Plainfield	\$2,589

ational Rank 16 out of 50	
Avg. bill costs: \$2,121 per month	
4% Above National Average	
35% of Household Income	
Avg. Bill Average	\$2,121
Avg. National Average	\$2,046



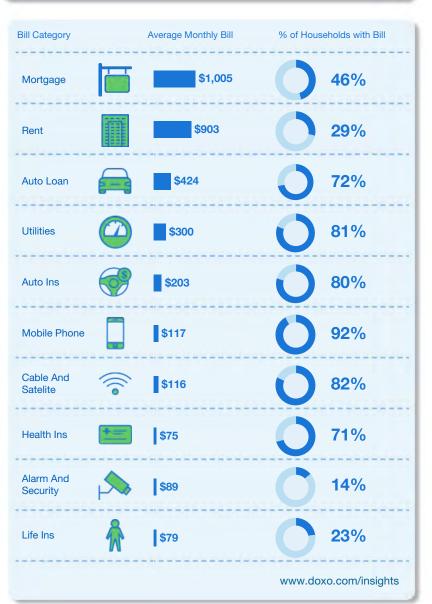




View doxolNSIGHTS for IN

	Monthly Bills for Top 2 ensive Cities in IN	5 Most
1	Carmel	\$2,627
2	Avon	\$2,351
3	Westfield	\$2,343
4	Noblesville	\$2,292
5	Brownsburg	\$2,187
6	Fishers	\$2,171
7	Goshen	\$2,122
8	Crown Point	\$2,091
9	Shelbyville	\$2,023
10	Jeffersonville	\$1,993
-11	Newburgh	\$1,990
12	Greenfield	\$1,987
13	Valparaiso	\$1,942
14	Granger	\$1,929
15	Munster	\$1,927
16	Lowell	\$1,926
17	Danville	\$1,924
18	Indianapolis	\$1,914
19	Schererville	\$1,908
20	Dyer	\$1,908
21	Pendleton	\$1,906
22	Greenwood	\$1,898
23	Chesterton	\$1,897
24	La Porte	\$1,883
25	Plainfield	\$1,868

lational Rank 45 out of 50	
Avg. bill costs: \$1,721 per month	
16% Below National Average	
34% of Household Income	
Avg. Bill Average	\$1,721
Avg. National Average	\$2,046

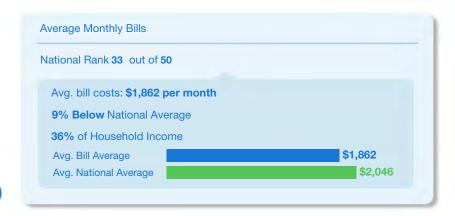


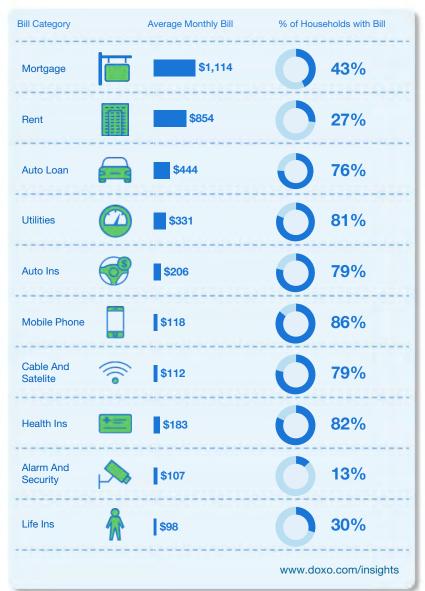




View doxoINSIGHTS for IA

	Monthly Bills for Top 25 Mensive Cities in IA	lost
1	North Liberty	\$2,405
2	Johnston	\$2,392
3	Waukee	\$2,382
4	Clive	\$2,325
5	Ankeny	\$2,281
6	Indianola	\$2,221
7	Iowa City	\$2,209
8	Urbandale	\$2,156
9	West Des Moines	\$2,094
10	Cedar Falls	\$2,087
11	Altoona	\$2,085
	Coralville	\$2,085
13	Dubuque	\$2,064
14	Bettendorf	\$2,006
15	Des Moines	\$1,950
16	Ames	\$1,938
17	Muscatine	\$1,900
18	Burlington	\$1,888
19	Cedar Rapids	\$1,887
20	Marion	\$1,863
21	Waterloo	\$1,817
22	Sioux City	\$1,792
23	Boone	\$1,776
24	Clinton	\$1,767
25	Carroll	\$1,740



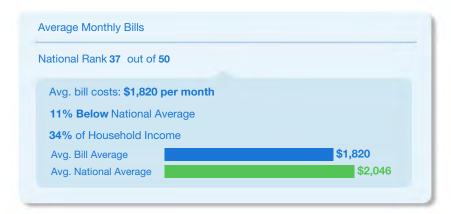


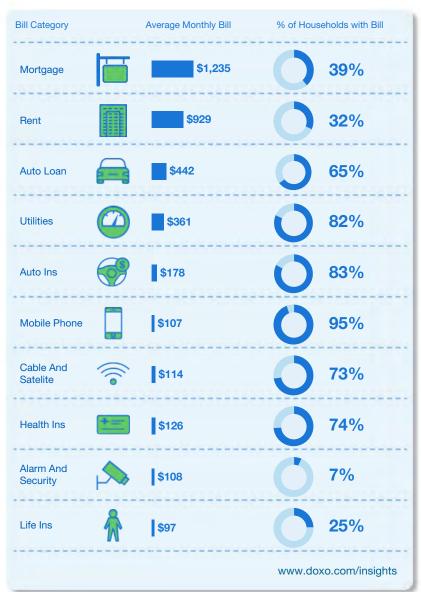




View doxolNSIGHTS for KS

	Monthly Bills for To ensive Cities in KS	op 25 Most	
1	Leawood		\$2,686
2	Prairie Village		\$2,375
3	Lenexa		\$2,304
4	Overland Park		\$2,245
5	Olathe		\$2,232
6	Gardner		\$2,154
7	Shawnee		\$2,137
8	Mission		\$2,128
9	Derby		\$1,954
10	Topeka		\$1,904
11	Lawrence		\$1,899
12	Kansas City		\$1,891
13	Augusta		\$1,848
14	Garden City		\$1,820
15	Wichita		\$1,813
16	Manhattan		\$1,799
17	Leavenworth		\$1,784
18	Emporia		\$1,768
19	Hays		\$1,721
20	Junction City		\$1,715
21	McPherson		\$1,681
22	Pittsburg		\$1,625
23	Ottawa		\$1,624
24	El Dorado		\$1,622
25	Hutchinson		\$1,609



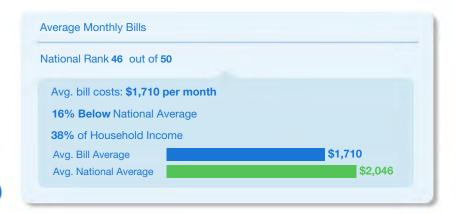


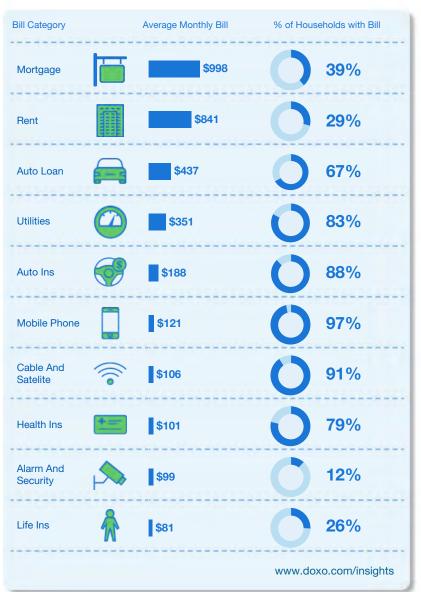




View doxolNSIGHTS for KY

	Monthly Bills for Top 25 Monsive Cities in KY	Most
1	Prospect	\$2,804
2	La Grange	\$2,588
3	Crestwood	\$2,561
4	Union	\$2,333
5	Louisville	\$1,978
6	Burlington	\$1,969
7	Taylorsville	\$1,969
8	Fort Thomas	\$1,962
9	Independence	\$1,939
10	Georgetown	\$1,931
11	Alexandria	\$1,930
12	Ft Mitchell	\$1,911
13	Covington	\$1,875
14	Florence	\$1,873
15	Lexington	\$1,841
16	Shepherdsville	\$1,803
17	Frankfort	\$1,799
18	Erlanger	\$1,785
19	Mount Washington	\$1,767
20	Shelbyville	\$1,762
21	Cynthiana	\$1,761
22	Nicholasville	\$1,754
23	Benton	\$1,750
24	Pikeville	\$1,734
25	Danville	\$1,732



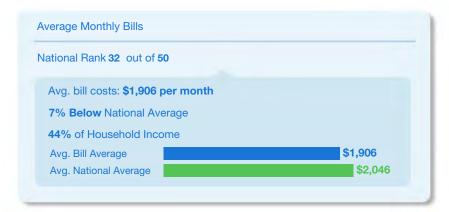


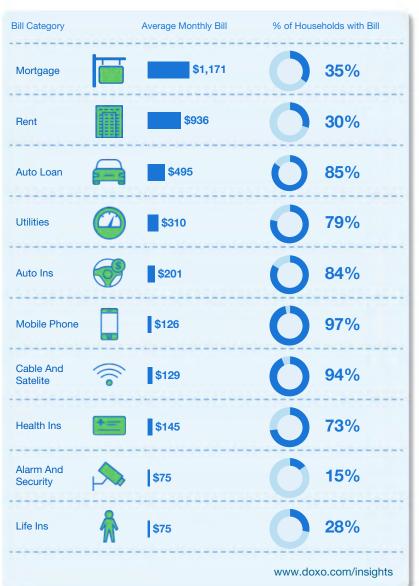




View doxolNSIGHTS for LA

	Monthly Bills for Top 2	5 Most
1	Mandeville	\$2,711
2	Baton Rouge	\$2,434
3	Zachary	\$2,396
4	Prairieville	\$2,380
5	Walker	\$2,311
6	Plaquemine	\$2,304
7	New Orleans	\$2,286
8	Gonzales	\$2,265
9	La Place	\$2,216
10	Belle Chasse	\$2,184
-11	Youngsville	\$2,161
12	Kenner	\$2,146
13	Denham Springs	\$2,077
14	Lake Charles	\$2,071
15	Baker	\$2,048
16	Metairie	\$2,037
17	Covington	\$2,016
18	Chalmette	\$2,000
19	Harvey	\$1,942
20	Shreveport	\$1,932
21	Slidell	\$1,902
22	Hammond	\$1,889
23	Houma	\$1,868
24	Alexandria	\$1,857
25	Ponchatoula	\$1,848



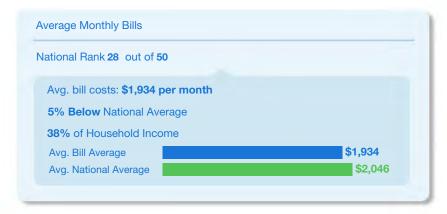






View doxolNSIGHTS for ME

	Monthly Bills for Top 29 ensive Cities in ME	5 Most
1	Scarborough	\$2,704
2	Gorham	\$2,469
3	South Portland	\$2,331
4	Portland	\$2,326
5	Windham	\$2,278
6	Westbrook	\$2,269
7	Biddeford	\$2,202
8	Brunswick	\$2,194
9	Sanford	\$2,189
10	Saco	\$2,121
11	Auburn	\$1,883
12	Ellsworth	\$1,881
13	Lewiston	\$1,811
14	Waterville	\$1,751
15	Bangor	\$1,688
16	Augusta	\$1,587



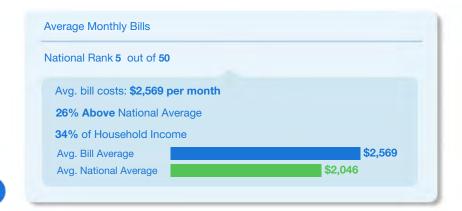


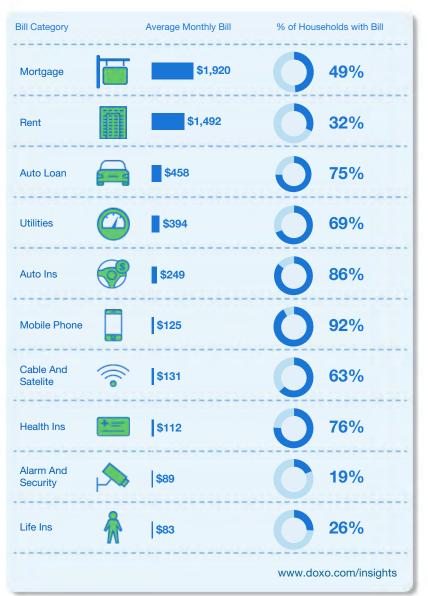




View doxolNSIGHTS for MD

	Monthly Bills for Top 2sensive Cities in MD	5 Most
1	Potomac	\$3,926
2	Bethesda	\$3,700
3	Chevy Chase	\$3,452
4	Suitland	\$3,267
5	Frederick	\$3,214
6	Kensington	\$3,196
7	Ellicott City	\$3,191
8	Pikesville	\$3,107
9	Clinton	\$3,086
10	Upper Marlboro	\$3,048
11	Gaithersburg	\$2,987
12	Olney	\$2,957
13	Arnold	\$2,950
14	Rockville	\$2,939
15	Severna Park	\$2,938
16	Odenton	\$2,912
17	Silver Spring	\$2,910
18	Bowie	\$2,887
19	Takoma Park	\$2,861
20	La Plata	\$2,841
21	Edgewater	\$2,838
22	Lanham	\$2,818
23	Beltsville	\$2,817
24	Laurel	\$2,815
25	Mount Airy	\$2,793





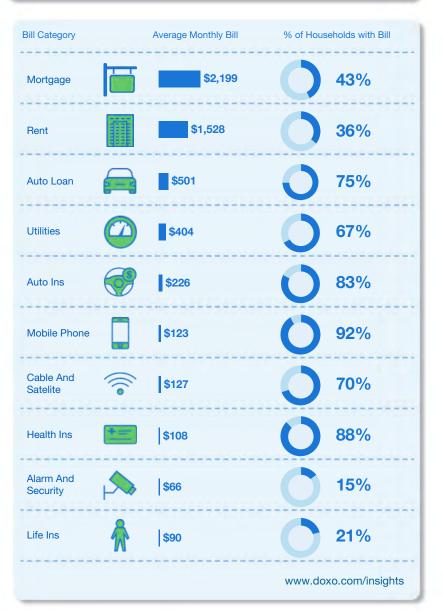




View doxolNSIGHTS for MA

	Monthly Bills for Top 25 Mo ensive Cities in MA	ost
1	Boston	\$3,962
2	Needham	\$3,699
3	Sudbury	\$3,698
4	Milton	\$3,604
5	Hingham	\$3,528
6	Newton Center	\$3,524
7	Winchester	\$3,521
8	Lexington	\$3,515
9	Cambridge	\$3,492
10	Brookline	\$3,490
-11	Concord	\$3,467
12	Chestnut Hill	\$3,421
13	Belmont	\$3,363
14	Arlington	\$3,349
15	Swampscott	\$3,326
16	Newton	\$3,307
17	North Reading	\$3,285
18	Westwood	\$3,255
19	Andover	\$3,234
20	Sharon	\$3,222
21	Wilmington	\$3,221
22	Westford	\$3,164
23	Watertown	\$3,149
24	North Andover	\$3,132
25	Charlestown	\$3,128





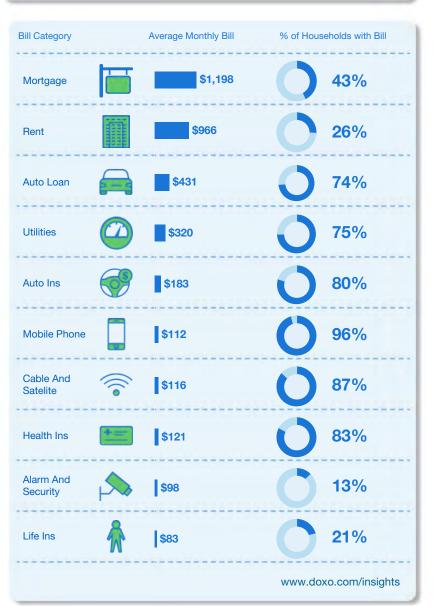




View doxolNSIGHTS for MI

_	Monthly Bills for Top 25 Nensive Cities in MI	Vlost
1	Bloomfield Hills	\$2,788
2	Birmingham	\$2,775
3	Traverse City	\$2,618
4	Ada	\$2,571
5	Dexter	\$2,514
6	Northville	\$2,494
7	West Bloomfield	\$2,450
8	Ann Arbor	\$2,403
9	Franklin	\$2,402
10	Canton	\$2,339
11	Novi	\$2,327
12	Milford	\$2,315
13	Grosse Pointe	\$2,281
14	Plainwell	\$2,274
15	Brighton	\$2,273
16	Rochester	\$2,272
17	Macomb	\$2,252
18	Okemos	\$2,240
19	Whitmore Lake	\$2,239
20	Farmington	\$2,237
21	Troy	\$2,235
22	Commerce Township	\$2,208
23	Saline	\$2,204
24	Royal Oak	\$2,193
25	Chelsea	\$2,188

lational Rank 38 out of 50	
Avg. bill costs: \$1,809 per month	
12% Below National Average	
35% of Household Income	
Avg. Bill Average	\$1,809
Avg. National Average	\$2,046







View doxolNSIGHTS for MN

	Monthly Bills for Top 2	5 Most
1	Excelsior	\$3,056
2	Shakopee	\$2,933
3	Wayzata	\$2,713
4	Eden Prairie	\$2,558
5	Minnetonka	\$2,494
6	Savage	\$2,472
7	Lakeville	\$2,460
8	Maple Grove	\$2,460
9	Chanhassen	\$2,443
10	Farmington	\$2,435
11	Stillwater	\$2,422
12	Hugo	\$2,376
13	Osseo	\$2,366
14	Prior Lake	\$2,332
15	Chaska	\$2,316
16	Andover	\$2,315
17	Saint Michael	\$2,309
18	Inver Grove Heights	\$2,305
19	Elk River	\$2,285
20	Mound	\$2,270
21	Big Lake	\$2,247
22	Rosemount	\$2,199
23	Cottage Grove	\$2,197
24	Brainerd	\$2,173
25	Northfield	\$2,166

National Rank 20 out of 50	
Avg. bill costs: \$2,079 per month	
2% Above National Average	
33% of Household Income	
Avg. Bill Average	\$2,079
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$1,510	47%	
Rent	\$1,096	27%	
Auto Loan	\$447	77%	
Utilities	\$294	75%	
Auto Ins	\$193	83%	
Mobile Phone	\$109	94%	
Cable And Satelite	\$113	76%	
Health Ins	\$155	81%	
Alarm And Security	\$100	10%	
Life Ins	\$102	24%	
		www.doxo.com/insights	

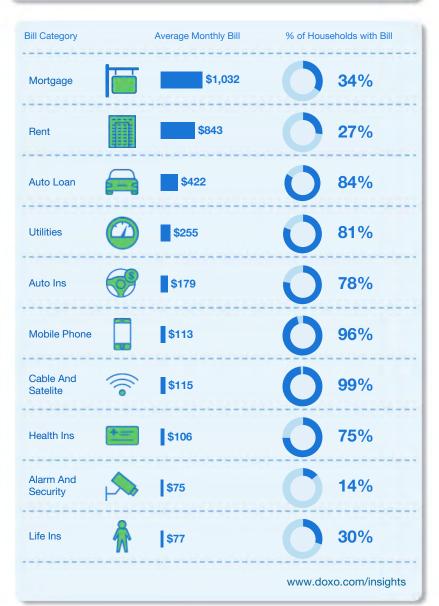




View doxolNSIGHTS for MS

	Monthly Bills for Top 2 ensive Cities in MS	5 Most
1	Madison	\$2,317
2	Ridgeland	\$2,209
3	Vicksburg	\$2,207
4	Oxford	\$2,077
5	Hernando	\$2,069
6	Southaven	\$2,052
7	Olive Branch	\$2,002
8	Ocean Springs	\$1,983
9	Carriere	\$1,928
10	Clinton	\$1,903
11	Canton	\$1,887
12	Brandon	\$1,848
13	Horn Lake	\$1,842
14	Gulfport	\$1,839
15	Vancleave	\$1,817
16	Gautier	\$1,798
17	Hattiesburg	\$1,768
18	Starkville	\$1,754
19	Biloxi	\$1,753
20	Pearl	\$1,748
21	Long Beach	\$1,744
22	Byhalia	\$1,720
23	Laurel	\$1,719
24	Bay Saint Louis	\$1,712
25	Petal	\$1,657

lational Rank 49 out of 50	
Avg. bill costs: \$1,616 per month	
21% Below National Average	
41% of Household Income	
Avg. Bill Average	\$1,616
Avg. National Average	\$2,046







View doxolNSIGHTS for MO

	Monthly Bills for Top ensive Cities in MO	25 Most	
1	Wildwood		\$2,680
2	Chesterfield		\$2,637
3	Lake Saint Louis		\$2,460
4	Lees Summit		\$2,364
5	Grain Valley		\$2,351
6	Ballwin		\$2,315
7	Saint Charles		\$2,151
8	Belton		\$2,024
9	Arnold		\$2,019
10	Kansas City		\$2,013
11	Wentzville		\$2,011
12	O Fallon		\$1,977
13	Troy		\$1,959
14	Blue Springs		\$1,957
15	Liberty		\$1,940
16	Saint Louis		\$1,913
17	Branson		\$1,908
18	Florissant		\$1,894
19	Maryland Heights		\$1,881
20	Raymore		\$1,862
21	Pacific		\$1,860
22	Saint Peters		\$1,843
23	Hillsboro		\$1,831
24	Nixa		\$1,823
25	Imperial		\$1,801

ational Rank 42 out of 50	
Avg. bill costs: \$1,766 per month	
14% Below National Average	
35% of Household Income	
Avg. Bill Average	\$1,766
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$1,176	41%	
Rent	\$902	30%	
Auto Loan	\$417	75%	
Utilities	\$284	80%	
Auto Ins	\$177	84%	
Mobile Phone	\$112	96%	
Cable And Satelite	\$114	87%	
Health Ins	\$123	71%	
Alarm And Security	\$85	11%	
Life Ins	\$70	31%	
		www.doxo.com/insights	

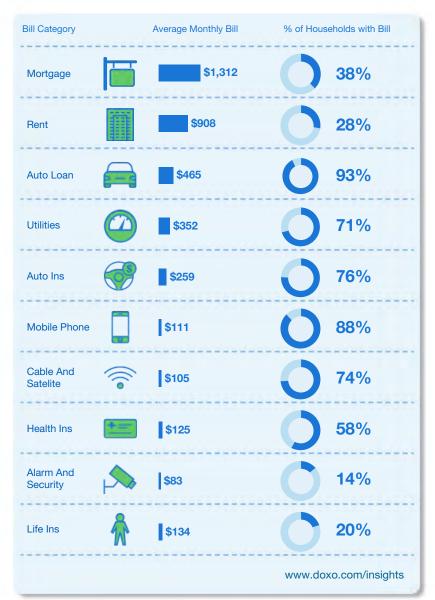


Montana

View doxolNSIGHTS for MT

Avg. Expe	Monthly Bills for Top 25 nsive Cities in MT	5 Most
1	Bozeman	\$2,449
2	Belgrade	\$2,338
3	Missoula	\$2,138
4	Whitefish	\$2,108
5	Billings	\$2,097
6	Hamilton	\$2,032
7	Helena	\$1,955
8	Livingston	\$1,944
9	Havre	\$1,883
10	Kalispell	\$1,872
11	Columbia Falls	\$1,806
12	Great Falls	\$1,738
13	Butte	\$1,666



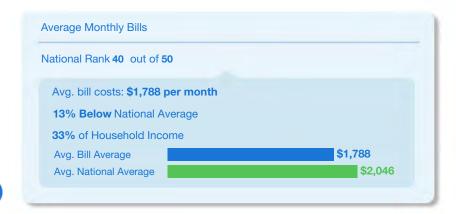


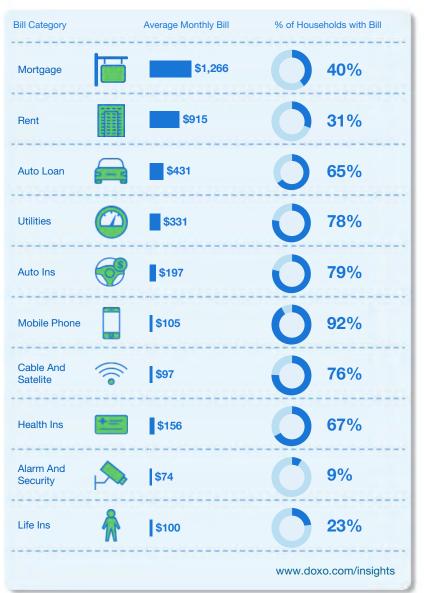




View doxolNSIGHTS for NE

	Monthly Bills for Top ensive Cities in NE	25 Most	
1	Elkhorn		\$2,641
2	Papillion		\$2,342
3	La Vista		\$2,256
4	Omaha		\$2,017
5	Bellevue		\$1,982
6	Scottsbluff		\$1,863
7	South Sioux City		\$1,831
8	Norfolk		\$1,807
9	Fremont		\$1,741
10	Kearney		\$1,696
-11	Lincoln		\$1,682
12	Grand Island		\$1,645
13	North Platte		\$1,633
14	Hastings		\$1,581
15	Columbus		\$1,485
16	Beatrice		\$1,411



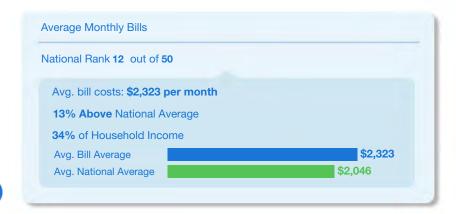


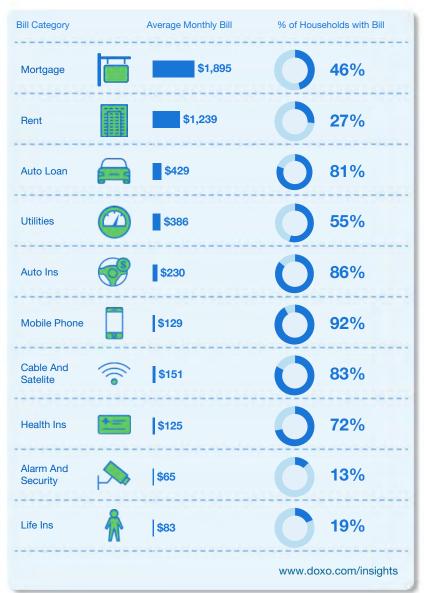




View doxolNSIGHTS for NH

	Monthly Bills for Top ensive Cities in NH	25 Most	
1	Bedford	\$3,346	
2	Londonderry	\$2,762	
3	Hudson	\$2,711	
4	Merrimack	\$2,673	
5	Milford	\$2,665	
6	Nashua	\$2,640	
7	Portsmouth	\$2,578	
8	Salem	\$2,507	
9	Hampton	\$2,474	
10	Dover	\$2,462	
11	Exeter	\$2,439	
12	Derry	\$2,361	
13	Manchester	\$2,276	
14	Concord	\$2,232	
15	Laconia	\$2,111	
16	Keene	\$2,045	
17	Claremont	\$1,922	
18	Rochester	\$1,911	



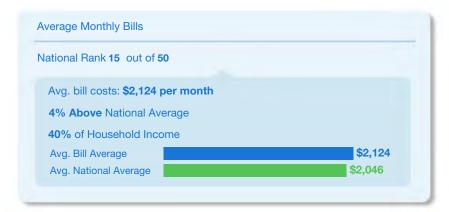


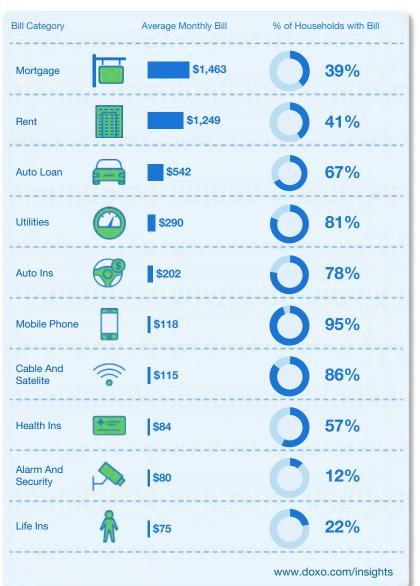




View doxolNSIGHTS for NV

	Monthly Bills for Top 25 Nensive Cities in NV	Most
1	Fernley	\$2,320
2	Sparks	\$2,272
3	Elko	\$2,269
4	Las Vegas	\$2,235
5	Reno	\$2,182
6	Henderson	\$2,163
7	Dayton	\$2,130
8	Gardnerville	\$2,035
9	North Las Vegas	\$1,981
10	Boulder City	\$1,949
-11	Carson City	\$1,898
12	Sun Valley	\$1,833
13	Mesquite	\$1,792
14	Fallon	\$1,790
15	Winnemucca	\$1,766
16	Pahrump	\$1,665



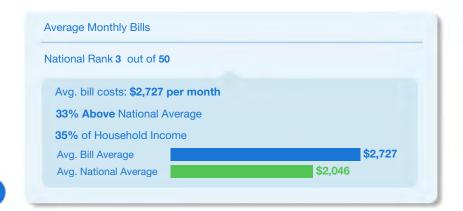


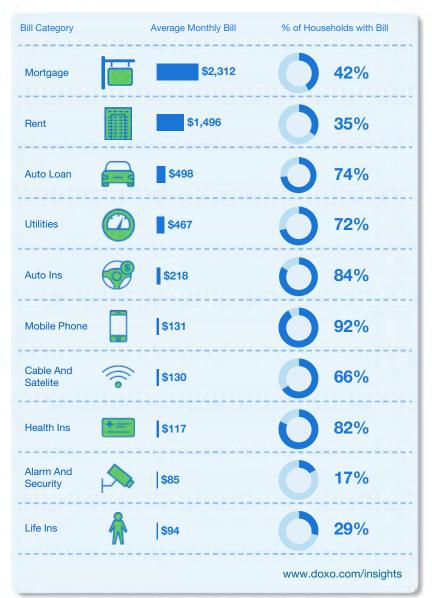




View doxolNSIGHTS for NJ

	Monthly Bills for Top 25 Mensive Cities in NJ	lost
1	Princeton	\$4,052
2	Hoboken	\$3,851
3	South Orange	\$3,790
4	Ridgewood	\$3,716
5	Westfield	\$3,656
6	Princeton Junction	\$3,648
7	Chatham	\$3,606
8	Summit	\$3,592
9	Livingston	\$3,591
10	Montclair	\$3,559
-11	Basking Ridge	\$3,476
12	Edgewater	\$3,446
13	Wyckoff	\$3,442
14	Madison	\$3,440
15	Weehawken	\$3,417
16	Maplewood	\$3,412
17	Scotch Plains	\$3,408
18	Sparta	\$3,352
19	Ramsey	\$3,340
20	Wayne	\$3,321
21	Morganville	\$3,318
22	Freehold	\$3,274
23	Holmdel	\$3,252
24	Marlboro	\$3,246
25	Randolph	\$3,221



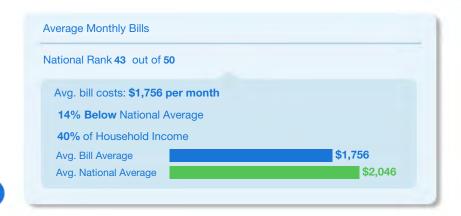


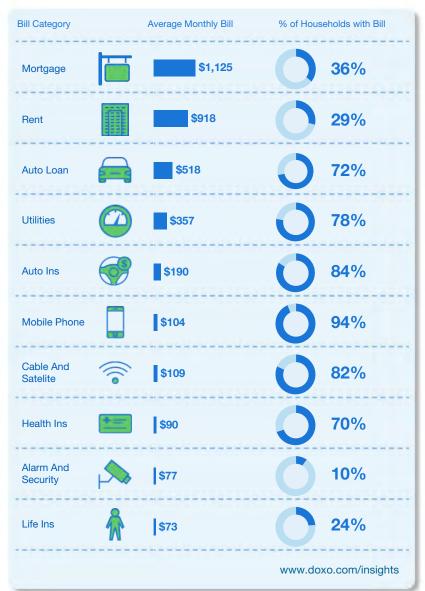


New Mexico

View doxolNSIGHTS for NM

	Monthly Bills for Top 2 ensive Cities in NM	5 Most
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	Taos	\$1,668
14	Portales	\$1,648
15	Hobbs	\$1,644
16	Roswell	\$1,623
17	Bloomfield	\$1,613
18	Belen	\$1,514
19	Silver City	\$1,504
20	Alamogordo	\$1,479
21	Deming	\$1,453
22	Las Vegas	\$1,448
23	Gallup	\$1,407
24	Anthony	\$1,361









View doxolNSIGHTS for NY

NY Avg. Monthly Bill (minus housing)			
1	Rye	\$3,750	
2	Long Island City	\$3,667	
3	Northport	\$3,644	
4	Garden City	\$3,636	
5	Rosedale	\$3,568	
6	Bellmore	\$3,549	
7	Larchmont	\$3,469	
8	Commack	\$3,455	
9	Huntington	\$3,430	
10	Scarsdale	\$3,426	
-11	Port Washington	\$3,419	
12	Seaford	\$3,404	
13	Manhasset	\$3,392	
14	Valley Stream	\$3,390	
15	Port Chester	\$3,384	
16	Syosset	\$3,375	
17	East Hampton	\$3,370	
18	New City	\$3,358	
19	Smithtown	\$3,348	
20	Merrick	\$3,343	
21	North Babylon	\$3,315	
22	Mamaroneck	\$3,304	
23	Baldwin	\$3,302	
24	Rockville Centre	\$3,288	
25	Wantagh	\$3,285	

lational Rank 7 out of 50	
Avg. bill costs: \$2,495 per month	
22% Above National Average	
38% of Household Income	
Avg. Bill Average	\$2,495
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,145	32%
Rent	\$1,507	44%
Auto Loan	\$467	77%
Utilities	\$384	68%
Auto Ins	\$244	80%
Mobile Phone	\$124	92%
Cable And Satelite	\$131	73%
Health Ins	\$99	76%
Alarm And Security	\$89	11%
Life Ins	\$98	35%
		www.doxo.com/insights

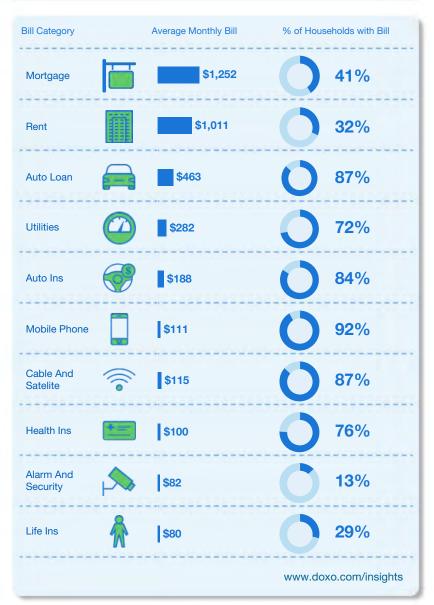




View doxolNSIGHTS for NC

NC Avg. Monthly Bill (minus housing)		
1	Cary	\$2,963
2	Apex	\$2,713
3	Wake Forest	\$2,687
4	Waxhaw	\$2,684
5	Holly Springs	\$2,667
6	Morrisville	\$2,577
7	Matthews	\$2,569
8	Chapel Hill	\$2,510
9	Mebane	\$2,481
10	Fuquay Varina	\$2,379
-11	Harrisburg	\$2,369
12	Clayton	\$2,326
13	Summerfield	\$2,317
14	Huntersville	\$2,310
15	Durham	\$2,306
16	Hampstead	\$2,286
17	Garner	\$2,278
18	Pittsboro	\$2,276
19	Raleigh	\$2,273
20	Cornelius	\$2,249
21	Mooresville	\$2,206
22	Charlotte	\$2,190
23	Winterville	\$2,189
24	Wendell	\$2,169
25	Youngsville	\$2,164







North Dakota

View doxolNSIGHTS for ND

ND Avg. Monthly Bill (minus housing)		
1	Dickinson	\$2,271
2	Minot	\$2,218
3	West Fargo	\$2,163
4	Williston	\$1,997
5	Fargo	\$1,939
6	Bismarck	\$1,898
7	Mandan	\$1,829
8	Grand Forks	\$1,819
9	Jamestown	\$1,467

ational Rank 35 out of 50	
Avg. bill costs: \$1,842 per month	
10% Below National Average	
34% of Household Income	
Avg. Bill Average	\$1,842
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,310	33%
Rent	\$857	35%
Auto Loan	\$545	76%
Utilities	\$344	68%
Auto Ins	\$196	82%
Mobile Phone	\$75	99%
Cable And Satelite	\$104	77%
Health Ins	\$150	72%
Alarm And Security	\$83	14%
Life Ins	\$107	26%
		www.doxo.com/insights

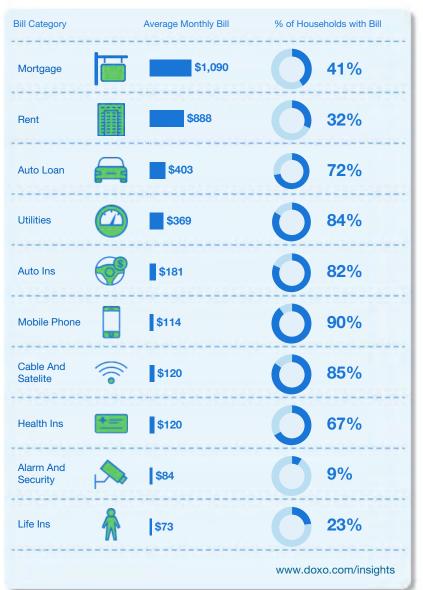




View doxolNSIGHTS for OH

OH Avg. Monthly Bill (minus housing)		
1	New Albany	\$2,922
2	Westerville	\$2,668
3	Lewis Center	\$2,666
4	Dublin	\$2,657
5	Powell	\$2,569
6	Hilliard	\$2,517
7	Solon	\$2,480
8	Hudson	\$2,461
9	Avon	\$2,365
10	Mason	\$2,342
11	Beachwood	\$2,296
12	Aurora	\$2,275
13	Blacklick	\$2,268
14	Brecksville	\$2,265
15	Pickerington	\$2,245
16	Maineville	\$2,245
17	Chagrin Falls	\$2,224
18	Springboro	\$2,211
19	West Chester	\$2,209
20	Bay Village	\$2,167
21	Delaware	\$2,130
22	Loveland	\$2,113
23	Franklin	\$2,112
24	Strongsville	\$2,108
25	Marysville	\$2,106



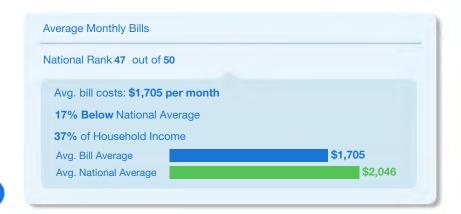


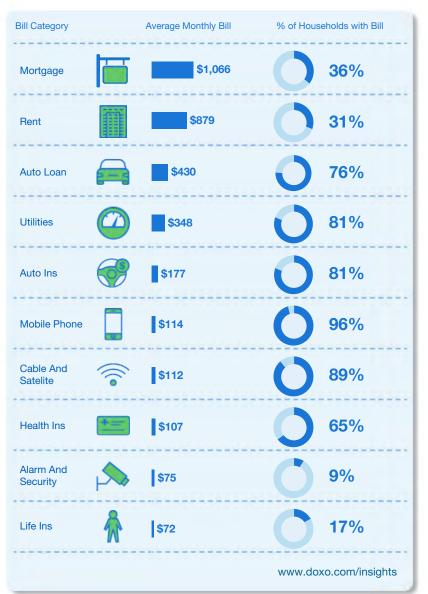




View doxolNSIGHTS for OK

OK Avg. Monthly Bill (minus housing)		
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



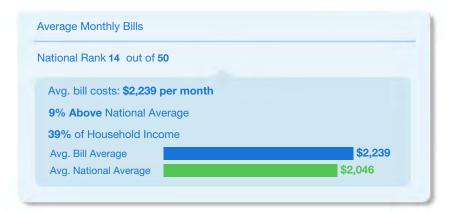






View doxolNSIGHTS for OR

OR Avg. Monthly Bill (minus housing)		
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



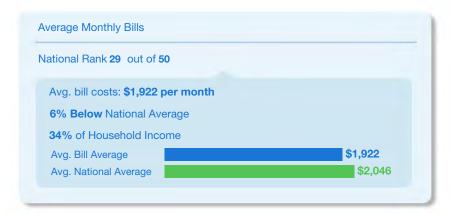


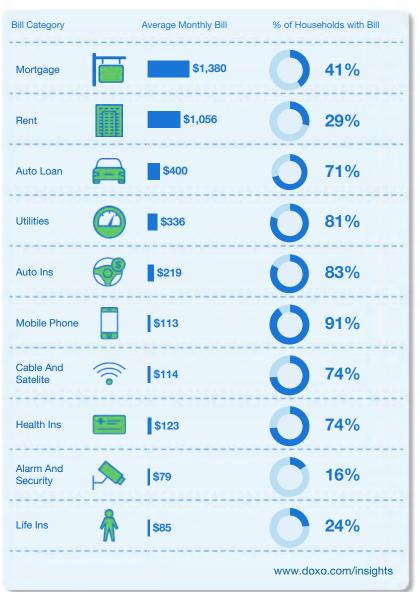


Pennsylvania

View doxolNSIGHTS for PA

PA Avg. Monthly Bill (minus housing)		
1	Wynnewood	\$3,243
2	Wayne	\$3,093
3	Plymouth Meeting	\$3,000
4	Doylestown	\$2,929
5	Malvern	\$2,928
6	Glen Mills	\$2,896
7	Langhorne	\$2,885
8	Media	\$2,884
9	Bryn Mawr	\$2,878
10	Collegeville	\$2,853
-11	Chalfont	\$2,810
12	Warrington	\$2,742
13	Newtown	\$2,721
14	Newtown Square	\$2,717
15	Exton	\$2,710
16	Blue Bell	\$2,698
17	Ambler	\$2,674
18	Downingtown	\$2,657
19	Glenside	\$2,656
20	Morrisville	\$2,624
21	Norristown	\$2,621
22	Wexford	\$2,609
23	Southampton	\$2,608
24	Conshohocken	\$2,603
25	King Of Prussia	\$2,594



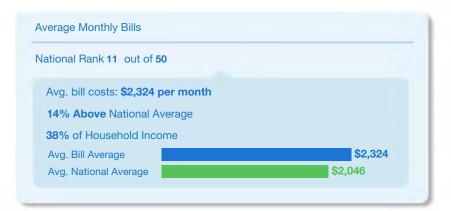


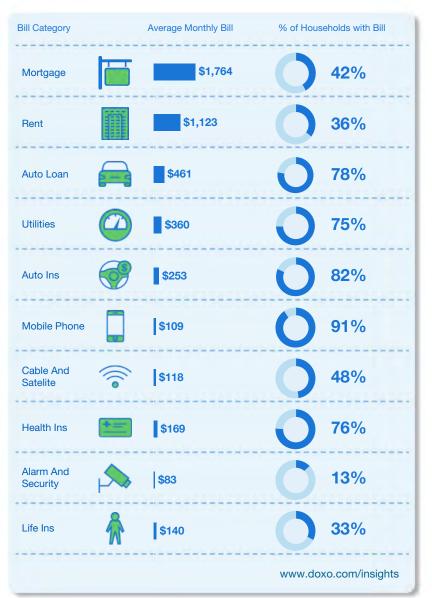




View doxolNSIGHTS for RI

RI Avg. Monthly Bill (minus housing)		
1	Barrington	\$2,848
2	East Greenwich	\$2,826
3	Portsmouth	\$2,592
4	Lincoln	\$2,572
5	Middletown	\$2,519
6	Newport	\$2,505
7	Cranston	\$2,420
8	North Kingstown	\$2,419
9	Coventry	\$2,393
10	Central Falls	\$2,384
-11	Bristol	\$2,373
12	Warwick	\$2,349
13	Wakefield	\$2,345
14	Cumberland	\$2,330
15	Providence	\$2,291
16	West Warwick	\$2,286
17	Westerly	\$2,271
18	North Providence	\$2,252
19	Woonsocket	\$2,173
20	Pawtucket	\$2,172
21	Johnston	\$2,168
22	Riverside	\$2,138
23	Narragansett	\$2,130
24	Tiverton	\$2,113
25	East Providence	\$2,104





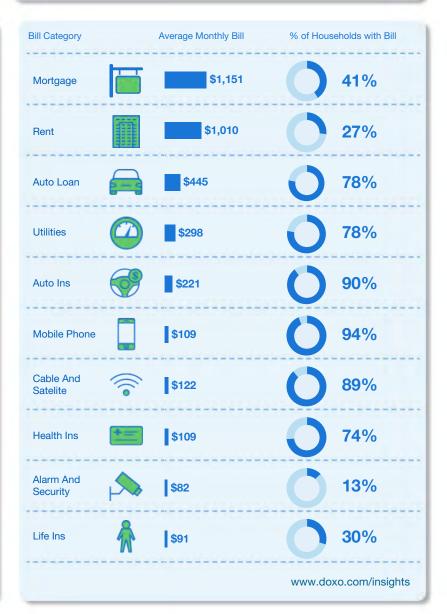




View doxolNSIGHTS for SC

SC Avg. Monthly Bill (minus housing)		
1	Mount Pleasant	\$2,714
2	Fort Mill	\$2,482
3	Hilton Head Island	\$2,416
4	Bluffton	\$2,388
5	Ladson	\$2,372
6	Simpsonville	\$2,322
7	Johns Island	\$2,311
8	Charleston	\$2,290
9	Greer	\$2,275
10	Beaufort	\$2,259
-11	Chapin	\$2,253
12	Summerville	\$2,245
13	Irmo	\$2,127
14	Hanahan	\$2,127
15	Clemson	\$2,102
16	Blythewood	\$2,070
17	Sumter	\$2,014
18	Rock Hill	\$2,011
19	Greenville	\$2,005
20	Pawleys Island	\$1,979
21	Goose Creek	\$1,967
22	Mauldin	\$1,965
23	Okatie	\$1,964
24	Taylors	\$1,951
25	Clover	\$1,948

ational Rank 34 out of 50	
Avg. bill costs: \$1,853 per month	
9% Below National Average	
40% of Household Income	
Avg. Bill Average	\$1,853
Avg. National Average	\$2,046

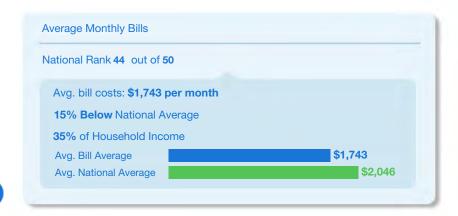




South Dakota

View doxolNSIGHTS for SD

SD Avg. Monthly Bill (minus housing)		
1	Sioux Falls	\$1,898
2	Pierre	\$1,896
3	Spearfish	\$1,840
4	Aberdeen	\$1,811
5	Yankton	\$1,794
6	Huron	\$1,763
7	Watertown	\$1,724
8	Mitchell	\$1,676
9	Brookings	\$1,661
10	Rapid City	\$1,631



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,238	38%
Rent	\$814	29%
Auto Loan	\$464	71%
Utilities	\$278	76%
Auto Ins	\$224	74%
Mobile Phone	\$108	98%
Cable And Satelite	\$95	88%
Health Ins	\$129	83%
Alarm And Security	\$83	14%
Life Ins	\$78	28%
		www.doxo.com/insights



Tennessee

View doxolNSIGHTS for TN

TN Avg. Monthly Bill (minus housing)		
1	Germantown	\$2,843
2	Brentwood	\$2,798
3	Collierville	\$2,762
4	Franklin	\$2,599
5	Arlington	\$2,459
6	Spring Hill	\$2,426
7	Lebanon	\$2,292
8	Mount Juliet	\$2,256
9	Cordova	\$2,243
10	Old Hickory	\$2,229
-11	Nashville	\$2,215
12	Murfreesboro	\$2,189
13	Farragut	\$2,182
14	Hendersonville	\$2,175
15	Seymour	\$2,162
16	Signal Mountain	\$2,138
17	Antioch	\$2,113
18	Goodlettsville	\$2,080
19	Madison	\$2,052
20	La Vergne	\$2,041
21	Smyrna	\$2,036
22	Gallatin	\$2,033
23	Hermitage	\$2,005
24	Columbia	\$1,982
25	Memphis	\$1,903





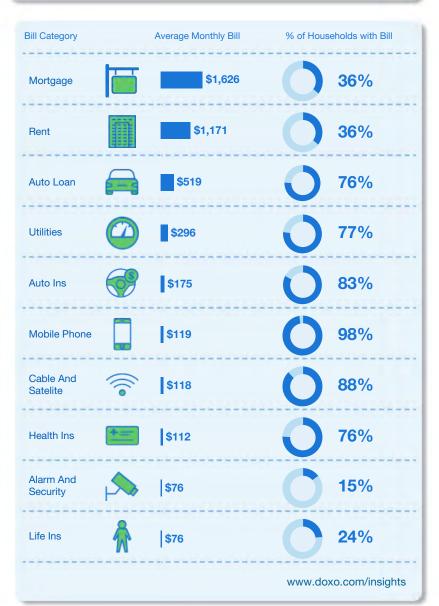




View doxolNSIGHTS for TX

TX Avg. Monthly Bill (minus housing)		
1	Southlake	\$3,653
2	Colleyville	\$3,362
3	Bellaire	\$3,153
4	Argyle	\$3,096
5	Flower Mound	\$2,915
6	Humble	\$2,889
7	Roanoke	\$2,885
8	Frisco	\$2,864
9	Grapevine	\$2,857
10	Allen	\$2,850
11	Coppell	\$2,830
12	Richardson	\$2,827
13	Kingwood	\$2,756
14	Rockwall	\$2,743
15	Cypress	\$2,723
16	Mansfield	\$2,707
17	Helotes	\$2,702
18	Keller	\$2,700
19	Richmond	\$2,698
20	The Colony	\$2,689
21	Sugar Land	\$2,685
22	Wylie	\$2,683
23	Dripping Springs	\$2,671
24	Pearland	\$2,670
25	Katy	\$2,648

ational Rank 18 out of 50	
Avg. bill costs: \$2,110 per month	
3% Above National Average	
38% of Household Income	
Avg. Bill Average	\$2,110
Avg. National Average	\$2,046

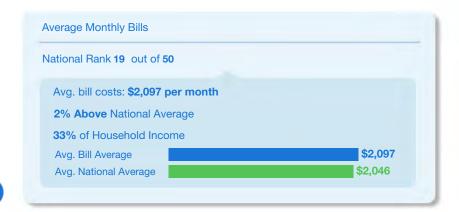


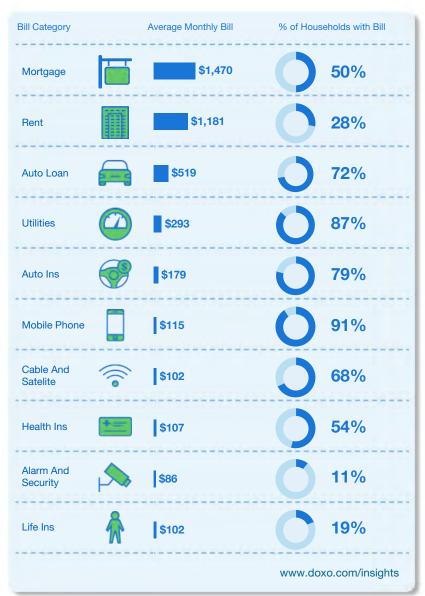




View doxolNSIGHTS for UT

UT Avg. Monthly Bill (minus housing)		
1	Park City	\$3,106
2	Lehi	\$2,518
3	South Jordan	\$2,457
4	Draper	\$2,447
5	Eagle Mountain	\$2,410
6	Syracuse	\$2,410
7	Riverton	\$2,374
8	North Salt Lake	\$2,361
9	Herriman	\$2,352
10	Heber City	\$2,343
-11	Sandy	\$2,325
12	Kaysville	\$2,291
13	Farmington	\$2,287
14	Orem	\$2,191
15	Pleasant Grove	\$2,180
16	Saint George	\$2,164
17	Magna	\$2,162
18	West Jordan	\$2,161
19	Washington	\$2,154
20	American Fork	\$2,132
21	Spanish Fork	\$2,118
22	Bountiful	\$2,109
23	Springville	\$2,047
24	Salt Lake City	\$2,043
25	Cedar City	\$2,036









View doxolNSIGHTS for VT

VT Avg. Monthly Bill (minus housing)		
1	South Burlington	\$2,419
2	Essex Junction	\$2,353
3	Colchester	\$2,264
4	Bennington	\$2,243
5	Burlington	\$2,117
6	Montpelier	\$2,117
7	Saint Albans	\$2,105
8	Rutland	\$2,036
9	Barre	\$1,841
10	Brattleboro	\$1,810

lational Rank 23 out of 50	
Avg. bill costs: \$2,036 per month	
1% Below National Average	
37% of Household Income	
Avg. Bill Average	\$2,036
Avg. National Average	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,466	44%
Rent	\$1,119	26%
Auto Loan	\$410	74%
Utilities	\$428	62%
Auto Ins	\$148	91%
Mobile Phone	\$125	91%
Cable And Satelite	\$134	72%
Health Ins	\$194	81%
Alarm And Security	\$50	14%
Life Ins	\$84	27%
		www.doxo.com/insights

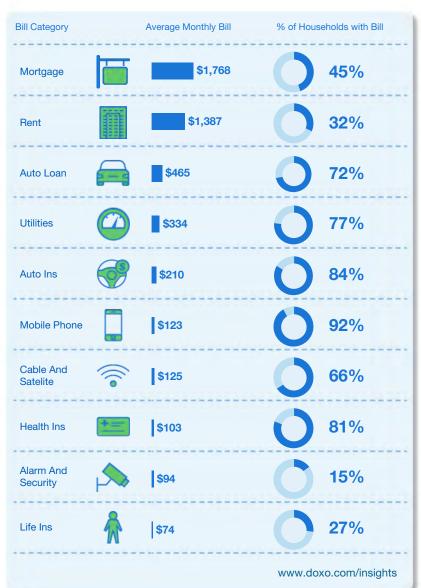




View doxolNSIGHTS for VA

VA Avg. Monthly Bill (minus housing)		
1	Vienna	\$3,780
2	Great Falls	\$3,754
3	Fairfax Station	\$3,634
4	Mc Lean	\$3,603
5	Ashburn	\$3,497
6	Oakton	\$3,412
7	Herndon	\$3,407
8	Purcellville	\$3,371
9	Dumfries	\$3,309
10	Haymarket	\$3,298
11	Chantilly	\$3,290
12	Stafford	\$3,283
13	Bristow	\$3,252
14	Gainesville	\$3,245
15	Lorton	\$3,214
16	Manassas	\$3,177
17	Leesburg	\$3,172
18	Sterling	\$3,143
19	Burke	\$3,100
20	Centreville	\$3,080
21	Fairfax	\$3,060
22	Chester	\$3,048
23	Reston	\$3,001
24	Springfield	\$2,987
25	Falls Church	\$2,984





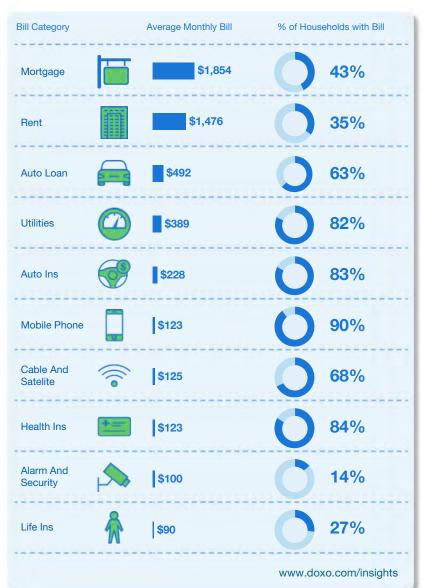




View doxolNSIGHTS for WA

WA Avg. Monthly Bill (minus housing)		
1	Sammamish	\$3,879
2	Redmond	\$3,631
3	Mercer Island	\$3,513
4	Bellevue	\$3,475
5	Issaquah	\$3,410
6	Woodinville	\$3,365
7	Kirkland	\$3,272
8	Maple Valley	\$3,233
9	Snohomish	\$3,074
10	Bothell	\$3,069
11	North Bend	\$3,034
12	Kenmore	\$2,998
13	Renton	\$2,923
14	Seattle	\$2,912
15	Bonney Lake	\$2,882
16	Kent	\$2,870
17	Bainbridge Island	\$2,831
18	Mukilteo	\$2,774
19	Olympia	\$2,715
20	Oak Harbor	\$2,713
21	Camano Island	\$2,711
22	Gig Harbor	\$2,700
23	Edmonds	\$2,693
24	Monroe	\$2,674
25	Auburn	\$2,671



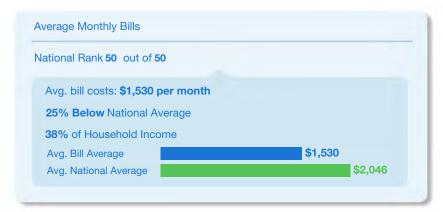


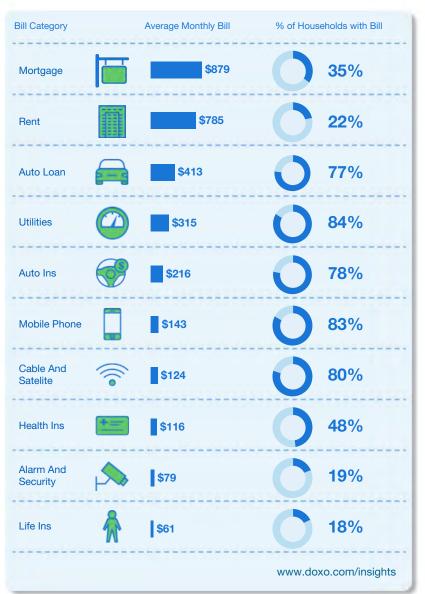




View doxoINSIGHTS for WV

WV Avg. Monthly Bill (minus housing)		
1	Charles Town	\$2,248
2	Clarksburg	\$2,121
3	Martinsburg	\$2,033
4	Morgantown	\$1,955
5	Bridgeport	\$1,856
6	Beckley	\$1,843
7	Hurricane	\$1,695
8	Weirton	\$1,643
9	South Charleston	\$1,638
10	Berkeley Springs	\$1,635
11	Hedgesville	\$1,603
12	Wheeling	\$1,597
13	Keyser	\$1,591
14	Barboursville	\$1,544
15	Charleston	\$1,543
16	Parkersburg	\$1,485
17	Fairmont	\$1,483
18	Saint Albans	\$1,453
19	Princeton	\$1,443
20	Vienna	\$1,427
21	Buckhannon	\$1,401
22	Oak Hill	\$1,386
23	Moundsville	\$1,376
24	Huntington	\$1,355
25	Bluefield	\$1,337





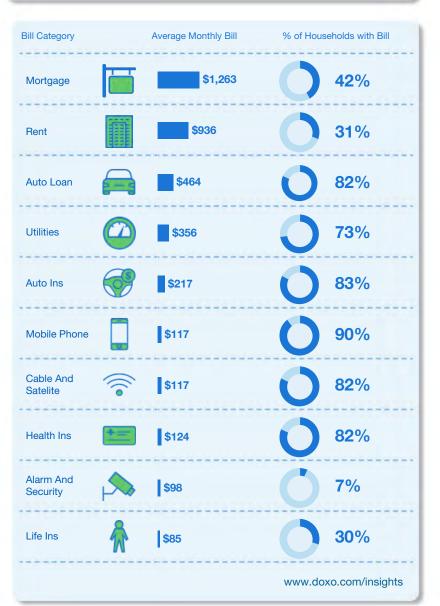




View doxolNSIGHTS for WI

WI Avg. Monthly Bill (minus housing)		
1	Waunakee	\$2,729
2	Verona	\$2,726
3	Sun Prairie	\$2,710
4	Oregon	\$2,588
5	Middleton	\$2,557
6	Brookfield	\$2,413
7	Franklin	\$2,409
8	Hudson	\$2,394
9	Madison	\$2,387
10	Oak Creek	\$2,366
11	Deforest	\$2,318
12	Mequon	\$2,303
13	Holmen	\$2,302
14	Sussex	\$2,288
15	Germantown	\$2,286
16	New Berlin	\$2,265
17	Mukwonago	\$2,263
18	Menomonee Falls	\$2,258
19	Greendale	\$2,256
20	Hartland	\$2,255
21	Waukesha	\$2,252
22	Lake Geneva	\$2,250
23	Cedarburg	\$2,206
24	Grafton	\$2,202
25	Muskego	\$2,189

lational Rank 26 out of 50	
Avg. bill costs: \$1,977 per month	
3% Below National Average	
37% of Household Income	
Avg. Bill Average	\$1,977
Avg. National Average	\$2,046

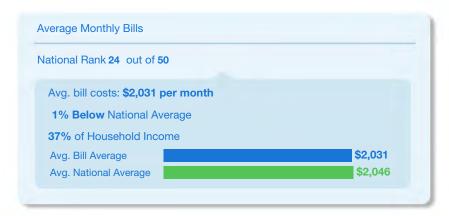






View doxolNSIGHTS for WY

WY Avg. Monthly Bill (minus housing)		
1	Jackson	\$2,855
2	Rock Springs	\$2,263
3	Cheyenne	\$2,184
4	Laramie	\$2,108
5	Sheridan	\$2,088
6	Gillette	\$2,039
7	Casper	\$1,988
8	Lander	\$1,943
9	Riverton	\$1,881
10	Evanston	\$1,873
11	Cody	\$1,839



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,322	42%
Rent	\$907	26%
Auto Loan	\$545	86%
Utilities	\$324	73%
Auto Ins	\$220	93%
Mobile Phone	\$142	92%
Cable And Satelite	\$126	86%
Health Ins	\$80	70%
Alarm And Security	\$83	14%
Life Ins	\$95	25%
		www.doxo.com/insights



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 www.doxo.com.