

### U.S. Mobile Phone Market Size and Household Spending Report

United States of Bill Pay doxoINSIGHTS Report 2023

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A comprehensive look into the mobile phone 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.



Statistically significant, with over 8 million paying consumers.

## All income brackets

Economically representative, with participation from all income brackets.

97%

Geographically diverse, capturing payment activity in 97% U.S. zip codes 120,000

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

## All payment funding sources

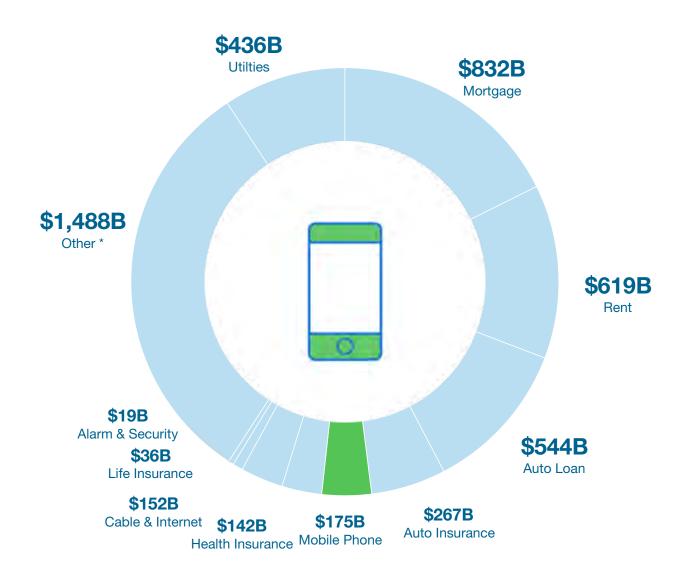
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

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

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

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While the total market size for U.S. household bills is \$3.87 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.22 trillion annually. This report focuses on the \$175 billion mobile phone category.



### Mobile phone bills account for **5.4%** of the **\$3.22** trillion spent on household bills per year.

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

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### The average U.S. household spends **\$119** a month on Mobile Phones



Mobile phone bills amount to **\$1,342** of the **\$24,557** spent annually on the **ten most common** household bills.\*



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\*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.

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





### Mobile Phone Bill Pay Market Size

### Mobile Phone Bill Pay Market Size by State

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	State	Market Size (\$M)	# Households
1	California	\$16,858	12,576,918
2	Texas	\$12,495	8,922,664
3	New York	\$10,056	7,317,755
4	Florida	\$9,011	7,420,759
5	Illinois	\$6,423	4,836,947
6	Pennsylvania	\$6,198	5,018,860
7	Ohio	\$5,649	4,602,999
8	Michigan	\$4,979	3,872,494
9	New Jersey	\$4,637	3,214,360
10	North Carolina	\$4,600	3,745,153
11	Georgia	\$4,568	3,585,611
12	Virginia	\$4,140	3,056,144
13	Washington	\$3,487	2,620,116
14	Massachusetts	\$3,465	2,547,068
15	Tennessee	\$3,265	2,492,121
16	Indiana	\$3,227	2,502,149
17	Missouri	\$3,061	2,375,732
18	Maryland	\$2,978	2,156,414
19	Arizona	\$2,965	2,381,696
20	Wisconsin	\$2,882	2,279,781
21	Colorado	\$2,721	1,972,932
22	Alabama	\$2,647	1,883,727
23	Minnesota	\$2,555	2,087,300
24	Louisiana	\$2,532	1,728,134
25	Kentucky	\$2,430	1,721,406
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	State	Market Size (\$M)	# Households
26	South Carolina	\$2,214	1,801,181
27	Connecticut	\$2,108	1,371,087
28	Oklahoma	\$1,917	1,460,555
29	Oregon	\$1,900	1,518,988
30	lowa	\$1,494	1,221,816
31	Mississippi	\$1,456	1,115,776
32	Arkansas	\$1,392	1,147,095
33	Kansas	\$1,360	1,112,105
34	Nevada	\$1,353	1,006,477
35	Utah	\$1,100	877,481
36	West Virginia	\$1,086	763,744
37	New Mexico	\$926	790,552
38	Hawaii	\$894	455,338
39	Nebraska	\$837	721,277
40	Maine	\$779	557,168
41	Idaho	\$748	579,206
42	New Hampshire	\$741	519,023
43	Delaware	\$522	342,294
44	Rhode Island	\$492	413,607
45	Montana	\$481	409,869
46	South Dakota	\$410	322,111
47	Wyoming	\$356	226,944
48	Vermont	\$349	256,442
49	Alaska	\$347	258,052
50	North Dakota	\$250	280,782
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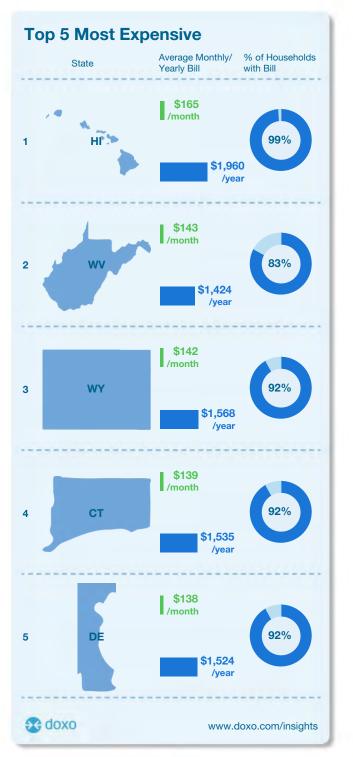
### Mobile Phone Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

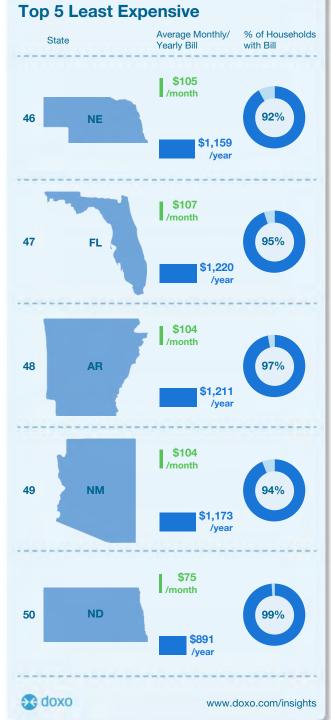
City	Market Size (\$M)	Number of households in the area		City	Market Size (\$M)	Number of households in the area
Houston	\$1,167	1,036,113	26	Cincinnati	\$385	332,932
Chicago	\$1,153	1,040,151	27	Indianapolis	\$380	368,507
Los Angeles	\$1,038	821,015	28	Milwaukee	\$378	325,271
New York	\$1,032	760,488	29	Pittsburgh	\$377	305,354
San Antonio	\$835	567,207	30	Kansas City	\$376	228,104
Philadelphia	\$747	599,819	31	Saint Paul	\$364	296,977
San Diego	\$697	460,080	32	Columbus	\$353	329,101
Miami	\$685	597,148	33	Tucson	\$350	349,348
Las Vegas	\$684	523,424	34	El Paso	\$345	243,085
Phoenix	\$679	468,278	35	Fort Worth	\$343	292,704
Dallas	\$641	481,042	36	Oklahoma City	\$342	257,812
Denver	\$532	405,963	37	Tampa	\$337	286,184
San Francisco	\$512	345,811	38	Washington DC	\$315	266,707
Portland	\$495	351,771	39	Orlando	\$301	322,023
Atlanta	\$493	384,898	40	Memphis	\$298	265,247
Austin	\$490	382,370	41	Albuquerque	\$293	257,469
Saint Louis	\$463	393,848	42	Detroit	\$271	255,096
San Jose	\$455	309,116	43	Birmingham	\$264	201,876
Fort Lauderdale	\$440	306,949	44	Colorado Springs	\$262	203,526
Minneapolis	\$428	423,421	45	Sacramento	\$248	281,295
Cleveland	\$418	328,591	46	Baltimore	\$242	253,110
Jacksonville	\$418	319,551	47	Dayton	\$238	200,079
Seattle	\$413	371,914	48	Omaha	\$229	203,128
Louisville	\$406	306,685	49	Rochester	\$196	196,574
Charlotte	\$396	311,844	50	Boston	\$146	64,609



### Regional Mobile Phone Bill Pay Comparison

### The Most and Least Expensive States for Mobile Phone Bills



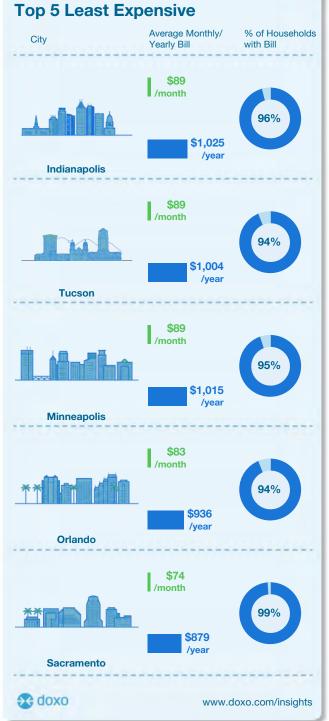


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### The Most and Least Expensive Largest Cities for Mobile Phone Bills

(based on # of households)







### Mobile Phone Market/Spend Breakdown by State

### Mobile Phone Market/Spend by State

State	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$2,647	\$123	95%	\$1,402
2 Alaska	258,052	\$347	\$133	84%	\$1,341
3 Arizona	2,381,696	\$2,965	\$112	93%	\$1,250
4 Arkansas	1,147,095	\$1,392	\$104	97%	\$1,211
5 California	12,576,918	\$16,858	\$114	98%	\$1,341
6 Colorado	1,972,932	\$2,721	\$121	95%	\$1,379
7 Connecticut	1,371,087	\$2,108	\$139	92%	\$1,535
8 Delaware	342,294	\$522	\$138	92%	\$1,524
9 Florida	7,420,759	\$9,011	\$107	95%	\$1,220
10 Georgia	3,585,611	\$4,568	\$109	97%	\$1,269
11 Hawaii	455,338	\$894	\$165	99%	\$1,960
12 Idaho	579,206	\$748	\$115	94%	\$1,297
13 Illinois	4,836,947	\$6,423	\$116	95%	\$1,322
14 Indiana	2,502,149	\$3,227	\$117	92%	\$1,292
15 Iowa	1,221,816	\$1,494	\$118	86%	\$1,218
16 Kansas	1,112,105	\$1,360	\$107	95%	\$1,220
17 Kentucky	1,721,406	\$2,430	\$121	97%	\$1,408
18 Louisiana	1,728,134	\$2,532	\$126	97%	\$1,467
19 Maine	557,168	\$779	\$135	86%	\$1,393
20 Maryland	2,156,414	\$2,978	\$125	92%	\$1,380
21 Massachusetts	2,547,068	\$3,465	\$123	92%	\$1,358
22 Michigan	3,872,494	\$4,979	\$112	96%	\$1,290
23 Minnesota	2,087,300	\$2,555	\$109	94%	\$1,230
24 Mississippi	1,115,776	\$1,456	\$113	96%	\$1,302
25 Missouri	2,375,732	\$3,061	\$112	96%	\$1,290
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

### Mobile Phone Market/Spend by State (continued)

State	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$481	\$111	88%	\$1,172
27 Nebraska	721,277	\$837	\$105	92%	\$1,159
28 Nevada	1,006,477	\$1,353	\$118	95%	\$1,345
29 New Hampshire	519,023	\$741	\$129	92%	\$1,424
30 New Jersey	3,214,360	\$4,637	\$131	92%	\$1,446
31 New Mexico	790,552	\$926	\$104	94%	\$1,173
32 New York	7,317,755	\$10,056	\$124	92%	\$1,369
33 North Carolina	3,745,153	\$4,600	\$111	92%	\$1,225
34 North Dakota	280,782	\$250	\$75	99%	\$891
35 Ohio	4,602,999	\$5,649	\$114	90%	\$1,231
36 Oklahoma	1,460,555	\$1,917	\$114	96%	\$1,313
37 Oregon	1,518,988	\$1,900	\$112	93%	\$1,250
38 Pennsylvania	5,018,860	\$6,198	\$113	91%	\$1,234
39 Rhode Island	413,607	\$492	\$109	91%	\$1,190
40 South Carolina	1,801,181	\$2,214	\$109	94%	\$1,230
41 South Dakota	322,111	\$410	\$108	98%	\$1,270
42 Tennessee	2,492,121	\$3,265	\$115	95%	\$1,311
43 Texas	8,922,664	\$12,495	\$119	98%	\$1,399
44 Utah	877,481	\$1,100	\$115	91%	\$1,256
45 Vermont	256,442	\$349	\$125	91%	\$1,365
46 Virginia	3,056,144	\$4,140	\$123	92%	\$1,358
47 Washington	2,620,116	\$3,487	\$123	90%	\$1,328
48 Washington DC	266,707	\$312	\$105	93%	\$1,172
49 West Virginia	763,744	\$1,086	\$143	83%	\$1,424
50 Wisconsin	2,279,781	\$2,882	\$117	90%	\$1,264
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



# Mobile Phone Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

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

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Albuquerque	257,469	\$293	\$100	95%	\$1,140
2 Atlanta	384,898	\$493	\$111	96%	\$1,279
3 Austin	382,370	\$490	\$111	96%	\$1,279
4 Baltimore	253,110	\$242	\$100	80%	\$960
5 Birmingham	201,876	\$264	\$116	94%	\$1,308
6 Boston	64,609	\$146	\$211	89%	\$2,253
7 Charlotte	311,844	\$396	\$106	100%	\$1,272
8 Chicago	1,040,151	\$1,153	\$96	96%	\$1,106
9 Cincinnati	332,932	\$385	\$108	89%	\$1,153
10 Cleveland	328,591	\$418	\$114	93%	\$1,272
11 Colorado Springs	203,526	\$262	\$119	90%	\$1,285
12 Columbus	329,101	\$353	\$98	91%	\$1,070
13 Dallas	481,042	\$641	\$114	97%	\$1,327
14 Dayton	200,079	\$238	\$115	86%	\$1,187
15 Denver	405,963	\$532	\$118	93%	\$1,317
16 Detroit	255,096	\$271	\$92	96%	\$1,060
17 El Paso	243,085	\$345	\$123	96%	\$1,417
18 Fort Lauderdale	306,949	\$440	\$122	98%	\$1,435
19 Fort Worth	292,704	\$343	\$101	97%	\$1,176
20 Houston	1,036,113	\$1,167	\$95	99%	\$1,129
21 Indianapolis	368,507	\$380	\$89	96%	\$1,025
22 Jacksonville	319,551	\$418	\$115	95%	\$1,311
23 Kansas City	228,104	\$376	\$143	96%	\$1,647
24 Las Vegas	523,424	\$684	\$113	96%	\$1,302
25 Los Angeles	821,015	\$1,038	\$105	100%	\$1,260
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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

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	City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26	Louisville	306,685	\$406	\$116	95%	\$1,322
27	Memphis	265,247	\$298	\$98	95%	\$1,117
28	Miami	597,148	\$685	\$97	99%	\$1,152
29	Milwaukee	325,271	\$378	\$99	98%	\$1,164
30	Minneapolis	423,421	\$428	\$89	95%	\$1,015
31	New York	760,488	\$1,032	\$122	93%	\$1,362
32	Oklahoma City	257,812	\$342	\$115	96%	\$1,325
33	Omaha	203,128	\$229	\$107	88%	\$1,130
34	Orlando	322,023	\$301	\$83	94%	\$936
35	Philadelphia	599,819	\$747	\$108	96%	\$1,244
36	Phoenix	468,278	\$679	\$123	98%	\$1,446
37	Pittsburgh	305,354	\$377	\$120	86%	\$1,238
38	Portland	351,771	\$495	\$126	93%	\$1,406
39	Rochester	196,574	\$196	\$96	86%	\$991
40	Sacramento	281,295	\$248	\$74	99%	\$879
41	Saint Louis	393,848	\$463	\$111	88%	\$1,172
42	Saint Paul	296,977	\$364	\$110	93%	\$1,228
43	San Antonio	567,207	\$835	\$123	100%	\$1,476
44	San Diego	460,080	\$697	\$131	96%	\$1,509
45	San Francisco	345,811	\$512	\$126	98%	\$1,482
46	San Jose	309,116	\$455	\$125	98%	\$1,470
47	Seattle	371,914	\$413	\$98	94%	\$1,105
48	Tampa	286,184	\$337	\$100	98%	\$1,176
49	Tucson	349,348	\$350	\$89	94%	\$1,004
50	Washington DC	266,707	\$315	\$105	94%	\$1,184
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



### Mobile Phone Market/Spend by U.S. Cities

(with population of 40k+)

	# of	Market	Average	Percent of	
City	Households	Size (\$M)	Montlhy Bill	Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$60	\$110	97%	\$1,280
2 Akron, OH	113,678	\$114	\$93	90%	\$1,004
3 Albany, NY	63,464	\$75	\$105	93%	\$1,172
4 Albuquerque, NM	257,469	\$293	\$100	95%	\$1,140
5 Alexandria, VA	137,682	\$181	\$124	88%	\$1,309
6 Allentown, PA	61,819	\$46	\$64	97%	\$745
7 Alpharetta, GA	60,030	\$93	\$135	96%	\$1,555
8 Amarillo, TX	82,903	\$87	\$89	98%	\$1,047
9 Anaheim, CA	102,568	\$130	\$117	90%	\$1,264
10 Anchorage, AK	90,801	\$127	\$134	87%	\$1,399
11 Ann Arbor, MI	64,463	\$90	\$125	93%	\$1,395
12 Appleton, WI	46,703	\$40	\$79	91%	\$863
13 Arlington, TX	135,072	\$166	\$103	99%	\$1,224
14 Arlington, VA	98,253	\$97	\$91	90%	\$983
15 Arvada, CO	48,752	\$63	\$126	86%	\$1,300
16 Asheville, NC	52,723	\$56	\$95	92%	\$1,049
17 Astoria, NY	64,194	\$165	\$233	92%	\$2,572
18 Athens, GA	44,816	\$40	\$76	97%	\$885
19 Atlanta, GA	384,898	\$493	\$111	96%	\$1,279
20 Augusta, GA	79,120	\$91	\$98	98%	\$1,152
21 Aurora, CO	142,039	\$160	\$102	92%	\$1,126
22 Aurora, IL	65,112	\$115	\$152	97%	\$1,769
23 Austin, TX	382,370	\$490	\$111	96%	\$1,279
24 Bakersfield, CA	163,912	\$213	\$119	91%	\$1,299
25 Baltimore, MD	253,110	\$242	\$100	80%	\$960
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$211	\$121	97%	\$1,408
27 Beaumont, TX	51,082	\$70	\$119	97%	\$1,385
28 Beaverton, OR	70,528	\$75	\$98	90%	\$1,058
29 Bellevue, WA	53,635	\$42	\$67	96%	\$772
30 Bellingham, WA	48,856	\$84	\$162	89%	\$1,730
31 Bend, OR	43,272	\$33	\$68	93%	\$759
32 Berkeley, CA	48,584	\$50	\$87	<b>9</b> 8%	\$1,023
33 Bethlehem, PA	47,471	\$61	\$116	93%	\$1,295
34 Billings, MT	52,889	\$71	\$128	87%	\$1,336
35 Birmingham, AL	201,876	\$264	\$116	94%	\$1,308
36 Bloomington, IN	50,417	\$75	\$144	86%	\$1,486
37 Boca Raton, FL	92,147	\$89	\$82	<b>98</b> %	\$964
38 Boise, ID	95,967	\$101	\$93	94%	\$1,049
39 Boston, MA	64,609	\$146	\$211	89%	\$2,253
40 Bothell, WA	41,359	\$63	\$137	<b>92</b> %	\$1,512
41 Boulder, CO	51,579	\$100	\$173	93%	\$1,931
42 Bowling Green, KY	40,130	\$57	\$128	<b>9</b> 3%	\$1,428
43 Boynton Beach, FL	69,402	\$81	\$100	97%	\$1,164
44 Bradenton, FL	91,356	\$92	\$98	86%	\$1,011
45 Bridgeport, CT	51,248	\$85	\$146	95%	\$1,664
46 Broken Arrow, OK	42,894	\$52	\$112	90%	\$1,210
47 Bronx, NY	486,807	\$683	\$124	94%	\$1,399
48 Brooklyn, NY	916,856	\$1,153	\$106	<b>9</b> 9%	\$1,259
49 Brownsville, TX	54,806	\$105	\$166	96%	\$1,912
50 Buffalo, NY	242,667	\$280	\$110	87%	\$1,148
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$51	\$98	100%	\$1,176
52 Cambridge, MA	44,117	\$57	\$115	93%	\$1,283
53 Canton, OH	61,288	\$74	\$117	86%	\$1,207
54 Cape Coral, FL	61,755	\$65	\$93	94%	\$1,049
55 Carlsbad, CA	41,278	\$56	\$121	94%	\$1,365
56 Carrollton, TX	43,484	\$74	\$155	91%	\$1,693
57 Cary, NC	50,713	\$94	\$160	97%	\$1,862
58 Cedar Rapids, IA	56,172	\$67	\$118	84%	\$1,189
59 Chandler, AZ	96,908	\$155	\$153	87%	\$1,597
60 Charleston, SC	75,336	\$131	\$161	90%	\$1,739
61 Charleston, WV	42,540	\$68	\$154	86%	\$1,589
62 Charlotte, NC	311,844	\$396	\$106	100%	\$1,272
63 Charlottesville, VA	44,312	\$56	\$114	93%	\$1,272
64 Chattanooga, TN	84,051	\$67	\$70	95%	\$798
65 Chesapeake, VA	79,593	\$114	\$129	92%	\$1,424
66 Chicago, IL	1,040,151	\$1,153	\$96	96%	\$1,106
67 Chico, CA	42,638	\$71	\$145	95%	\$1,653
68 Chula Vista, CA	74,219	\$83	\$104	89%	\$1,111
69 Cincinnati, OH	332,932	\$385	\$108	89%	\$1,153
70 Clarksville, TN	56,999	\$77	\$115	98%	\$1,352
71 Clearwater, FL	75,980	\$119	\$143	91%	\$1,562
72 Cleveland, OH	328,591	\$418	\$114	93%	\$1,272
73 Clinton Township, MI	42,046	\$46	\$96	96%	\$1,106
74 Colorado Springs, CO	203,526	\$262	\$119	90%	\$1,285
75 Columbia, MO	55,099	\$64	\$111	87%	\$1,159
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

C	City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
76	Columbia, SC	127,806	\$85	\$61	91%	\$666
77	Columbus, GA	69,559	\$97	\$123	95%	\$1,402
78	Columbus, OH	329,101	\$353	\$98	91%	\$1,070
79	Concord, CA	44,872	\$47	\$92	96%	\$1,060
30	Conroe, TX	45,568	\$68	\$133	93%	\$1,484
81	Corona, CA	66,724	\$113	\$150	94%	\$1,692
32	Corpus Christi, TX	113,186	\$109	\$88	91%	\$961
33	Costa Mesa, CA	40,296	\$59	\$125	97%	\$1,455
34	Cumming, GA	44,403	\$96	\$193	94%	\$2,177
35	Dallas, TX	481,042	\$641	\$114	97%	\$1,327
86	Davenport, IA	41,720	\$54	\$126	85%	\$1,285
37	Dayton, OH	200,079	\$238	\$115	86%	\$1,187
38	Daytona Beach, FL	43,566	\$52	\$104	95%	\$1,186
<u>89</u>	Decatur, GA	66,251	\$73	\$94	98%	\$1,105
90	Delray Beach, FL	53,914	\$63	\$99	98%	\$1,164
91	Denton, TX	51,697	\$61	\$101	97%	\$1,176
92	Denver, CO	405,963	\$532	\$118	93%	\$1,317
93	Des Moines, IA	84,389	\$97	\$115	83%	\$1,145
94	Detroit, MI	255,096	\$271	\$92	96%	\$1,060
95	Duluth, MN	47,284	\$55	\$103	94%	\$1,162
96	Durham, NC	103,837	\$138	\$118	94%	\$1,331
97	Edmond, OK	53,091	\$74	\$121	96%	\$1,394
98	El Cajon, CA	57,752	\$88	\$135	94%	\$1,523
99	El Paso, TX	243,085	\$345	\$123	96%	\$1,417
00	Elk Grove, CA	50,299	\$74	\$127	97%	\$1,478

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

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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$67	\$150	89%	\$1,602
102 Erie, PA	75,871	\$91	\$109	91%	\$1,190
103 Escondido, CA	55,176	\$46	\$80	88%	\$845
104 Eugene, OR	80,574	\$98	\$109	93%	\$1,216
105 Evansville, IN	75,667	\$101	\$123	90%	\$1,328
106 Everett, WA	65,085	\$83	\$124	85%	\$1,265
107 Fairfax, VA	55,388	\$74	\$117	95%	\$1,334
108 Falls Church, VA	43,926	\$55	\$112	93%	\$1,250
109 Fargo, ND	47,589	\$80	\$141	99%	\$1,675
110 Fayetteville, NC	95,271	\$124	\$118	92%	\$1,303
111 Flint, MI	65,019	\$76	\$102	96%	\$1,175
112 Florissant, MO	42,623	\$55	\$116	93%	\$1,295
113 Flushing, NY	77,309	\$164	\$190	93%	\$2,120
114 Fontana, CA	54,330	\$62	\$99	96%	\$1,140
115 Fort Collins, CO	70,063	\$101	\$145	83%	\$1,444
116 Fort Lauderdale, FL	306,949	\$440	\$122	98%	\$1,435
117 Fort Myers, FL	95,960	\$69	\$73	82%	\$718
118 Fort Wayne, IN	120,138	\$180	\$137	91%	\$1,496
119 Fort Worth, TX	292,704	\$343	\$101	97%	\$1,176
120 Frederick, MD	45,427	\$82	\$158	95%	\$1,801
121 Fredericksburg, VA	54,809	\$62	\$101	94%	\$1,139
122 Fremont, CA	71,013	\$171	\$214	94%	\$2,414
123 Fresno, CA	182,779	\$222	\$103	98%	\$1,211
124 Frisco, TX	40,964	\$57	\$121	96%	\$1,394
125 Fullerton, CA	45,163	\$83	\$152	100%	\$1,824
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$72	\$79	94%	\$891
127 Gaithersburg, MD	46,442	\$80	\$151	95%	\$1,721
128 Garden Grove, CA	46,801	\$63	\$112	100%	\$1,344
129 Garland, TX	75,703	\$85	\$102	91%	\$1,114
130 Gilbert, AZ	70,090	\$99	\$124	95%	\$1,414
131 Glendale, AZ	98,219	\$106	\$99	91%	\$1,081
132 Glendale, CA	65,443	\$100	\$128	100%	\$1,536
133 Grand Junction, CO	41,431	\$55	\$126	88%	\$1,331
134 Grand Prairie, TX	57,749	\$80	\$119	97%	\$1,385
135 Grand Rapids, MI	134,945	\$129	\$84	95%	\$958
136 Green Bay, WI	72,193	\$84	\$107	90%	\$1,156
137 Greensboro, NC	125,993	\$163	\$112	96%	\$1,290
138 Greenville, NC	44,250	\$56	\$135	78%	\$1,264
139 Greenville, SC	81,983	\$103	\$112	94%	\$1,263
140 Hamilton, OH	49,236	\$59	\$113	88%	\$1,193
141 Hampton, VA	54,206	\$71	\$118	93%	\$1,317
142 Harrisburg, PA	69,235	\$69	\$85	98%	\$1,000
143 Hartford, CT	45,370	\$49	\$101	89%	\$1,079
144 Hayward, CA	55,833	\$105	\$160	98%	\$1,882
145 Hemet, CA	43,404	\$49	\$105	89%	\$1,121
146 Henderson, NV	103,938	\$120	\$120	80%	\$1,152
147 Henrico, VA	75,351	\$105	\$120	97%	\$1,397
148 Hialeah, FL	111,174	\$119	\$90	99%	\$1,069
149 High Point, NC	45,645	\$34	\$70	89%	\$748
150 Hollywood, FL	154,790	\$145	\$86	91%	\$939
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
151 Homestead, FL	45,955	\$45	\$86	94%	\$970
152 Honolulu, HI	151,980	\$292	\$161	99%	\$1,913
153 Houston, TX	1,036,113	\$1,167	\$95	99%	\$1,129
154 Humble, TX	42,767	\$71	\$139	99%	\$1,651
155 Huntington Beach, CA	74,397	\$76	\$87	98%	\$1,023
156 Huntsville, AL	80,270	\$84	\$94	93%	\$1,049
157 Hyattsville, MD	49,521	\$61	\$110	94%	\$1,241
158 Independence, MO	51,139	\$50	\$85	96%	\$979
159 Indianapolis, IN	368,507	\$380	\$89	96%	\$1,025
160 Inglewood, CA	42,436	\$48	\$94	100%	\$1,128
161 Irvine, CA	78,996	\$90	\$95	100%	\$1,140
162 Irving, TX	83,092	\$93	\$103	91%	\$1,125
163 Jackson, MS	65,284	\$58	\$75	98%	\$882
164 Jacksonville, FL	319,551	\$418	\$115	95%	\$1,311
165 Jamaica, NY	71,999	\$145	\$172	97%	\$2,002
166 Jersey City, NJ	96,828	\$112	\$104	93%	\$1,161
167 Joliet, IL	44,247	\$43	\$88	91%	\$961
168 Kalamazoo, MI	64,188	\$71	\$96	96%	\$1,106
169 Kansas City, KS	55,588	\$79	\$123	96%	\$1,417
170 Kansas City, MO	228,104	\$376	\$143	96%	\$1,647
171 Katy, TX	78,737	\$135	\$144	99%	\$1,711
172 Kenosha, WI	42,607	\$45	\$94	95%	\$1,072
173 Kent, WA	52,632	\$79	\$129	97%	\$1,502
174 Killeen, TX	50,140	\$53	\$93	96%	\$1,071
175 Kissimmee, FL	76,049	\$84	\$95	97%	\$1,106
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$176	\$106	91%	\$1,158
177 Lafayette, LA	61,230	\$75	\$106	97%	\$1,234
178 Lake Charles, LA	48,024	\$67	\$118	98%	\$1,388
179 Lake Worth, FL	68,705	\$92	\$114	98%	\$1,341
180 Lakeland, FL	91,873	\$83	\$80	94%	\$902
181 Lancaster, CA	55,674	\$81	\$126	96%	\$1,452
182 Lancaster, PA	64,110	\$76	\$107	92%	\$1,181
183 Lansing, MI	69,602	\$84	\$105	96%	\$1,210
184 Laredo, TX	66,620	\$85	\$113	94%	\$1,275
185 Largo, FL	49,129	\$53	\$102	88%	\$1,077
186 Las Cruces, NM	55,710	\$94	\$149	94%	\$1,681
187 Las Vegas, NV	523,424	\$684	\$113	96%	\$1,302
188 Lawrenceville, GA	74,070	\$86	\$101	96%	\$1,164
189 Lewisville, TX	41,884	\$56	\$116	97%	\$1,350
190 Lexington, KY	123,494	\$126	\$100	85%	\$1,020
191 Lincoln, NE	106,408	\$89	\$75	93%	\$837
192 Little Rock, AR	89,906	\$91	\$88	96%	\$1,014
193 Littleton, CO	116,253	\$195	\$148	95%	\$1,687
194 Long Beach, CA	166,308	\$260	\$133	98%	\$1,564
195 Longmont, CO	44,469	\$41	\$86	88%	\$908
196 Los Angeles, CA	821,015	\$1,038	\$105	100%	\$1,260
197 Louisville, KY	306,685	\$406	\$116	95%	\$1,322
198 Lubbock, TX	96,888	\$93	\$82	98%	\$964
199 Macon, GA	64,138	\$82	\$112	95%	\$1,277
200 Madison, WI	119,823	\$133	\$106	87%	\$1,107
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$65	\$127	95%	\$1,448
202 Manchester, NH	46,891	\$51	\$94	97%	\$1,094
203 Marietta, GA	112,699	\$285	\$218	97%	\$2,538
204 McAllen, TX	42,109	\$71	\$153	91%	\$1,671
205 McKinney, TX	49,561	\$51	\$96	90%	\$1,037
206 Melbourne, FL	60,998	\$50	\$73	94%	\$823
207 Memphis, TN	265,247	\$298	\$98	95%	\$1,117
208 Mesa, AZ	182,732	\$212	\$102	95%	\$1,163
209 Mesquite, TX	48,569	\$72	\$127	97%	\$1,478
210 Metairie, LA	59,380	\$114	\$164	97%	\$1,909
211 Miami Beach, FL	57,465	\$42	\$62	98%	\$729
212 Miami, FL	597,148	\$685	\$97	99%	\$1,152
213 Midland, TX	49,746	\$73	\$124	98%	\$1,458
214 Milwaukee, WI	325,271	\$378	\$99	98%	\$1,164
215 Minneapolis, MN	423,421	\$428	\$89	95%	\$1,015
216 Mission, TX	45,515	\$78	\$158	90%	\$1,706
217 Mobile, AL	106,874	\$132	\$115	90%	\$1,242
218 Modesto, CA	84,626	\$128	\$133	95%	\$1,516
219 Montgomery, AL	84,239	\$97	\$111	87%	\$1,159
220 Moreno Valley, CA	51,779	\$83	\$147	91%	\$1,605
221 Murfreesboro, TN	59,453	\$118	\$172	96%	\$1,981
222 Muskegon, MI	49,354	\$46	\$103	76%	\$939
223 Myrtle Beach, SC	50,483	\$47	\$89	87%	\$929
224 Naperville, IL	56,771	\$89	\$138	95%	\$1,573
225 Naples, FL	117,290	\$155	\$120	92%	\$1,325
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$229	\$116	92%	\$1,281
227 New Haven, CT	48,330	\$69	\$131	91%	\$1,431
228 New Orleans, LA	159,787	\$211	\$111	99%	\$1,319
229 New Port Richey, FL	49,892	\$41	\$74	93%	\$826
230 New York, NY	760,488	\$1,032	\$122	93%	\$1,362
231 Newark, DE	50,290	\$81	\$144	93%	\$1,607
232 Newark, NJ	94,631	\$131	\$119	97%	\$1,385
233 Newport News, VA	71,532	\$104	\$133	91%	\$1,452
234 Norfolk, VA	86,485	\$125	\$124	97%	\$1,443
235 Norman, OK	45,718	\$50	\$99	92%	\$1,093
236 North Hollywood, CA	55,507	\$85	\$127	100%	\$1,524
237 North Las Vegas, NV	65,737	\$90	\$120	95%	\$1,368
238 Oakland, CA	149,394	\$221	\$126	98%	\$1,482
239 Ocala, FL	83,518	\$86	\$90	95%	\$1,026
240 Oceanside, CA	64,948	\$87	\$117	95%	\$1,334
241 Odessa, TX	48,884	\$100	\$186	92%	\$2,053
242 Ogden, UT	63,895	\$80	\$111	94%	\$1,252
243 Oklahoma City, OK	257,812	\$342	\$115	96%	\$1,325
244 Olathe, KS	45,895	\$46	\$90	92%	\$994
245 Olympia, WA	67,951	\$123	\$172	88%	\$1,816
246 Omaha, NE	203,128	\$229	\$107	88%	\$1,130
247 Ontario, CA	45,662	\$63	\$124	93%	\$1,384
248 Orange, CA	44,667	\$60	\$122	92%	\$1,347
249 Orlando, FL	322,023	\$301	\$83	94%	\$936
250 Overland Park, KS	69,523	\$75	\$103	87%	\$1,075
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	53,531	\$77	\$125	96%	\$1,440
252 Palm Bay, FL	40,151	\$55	\$126	91%	\$1,376
253 Palmdale, CA	48,499	\$60	\$109	94%	\$1,230
254 Panama City, FL	47,297	\$59	\$106	98%	\$1,247
255 Pasadena, CA	61,247	\$38	\$53	96%	\$611
256 Pasadena, TX	46,761	\$39	\$72	97%	\$838
257 Paterson, NJ	44,329	\$59	\$116	95%	\$1,322
258 Pensacola, FL	100,607	\$141	\$124	94%	\$1,399
259 Peoria, AZ	58,438	\$87	\$131	94%	\$1,478
260 Peoria, IL	55,953	\$109	\$171	95%	\$1,949
261 Philadelphia, PA	599,819	\$747	\$108	96%	\$1,244
262 Phoenix, AZ	468,278	\$679	\$123	98%	\$1,446
263 Pittsburgh, PA	305,354	\$377	\$120	86%	\$1,238
264 Plano, TX	104,361	\$295	\$240	98%	\$2,822
265 Pompano Beach, FL	132,205	\$151	\$108	88%	\$1,140
266 Port Saint Lucie, FL	69,266	\$82	\$107	92%	\$1,181
267 Portland, OR	351,771	\$495	\$126	93%	\$1,406
268 Providence, RI	74,254	\$79	\$93	95%	\$1,060
269 Pueblo, CO	60,063	\$101	\$151	93%	\$1,685
270 Puyallup, WA	47,891	\$75	\$142	92%	\$1,568
271 Quincy, MA	40,658	\$61	\$144	87%	\$1,503
272 Racine, WI	50,405	\$62	\$107	95%	\$1,220
273 Raleigh, NC	194,292	\$172	\$81	91%	\$885
274 Rancho Cucamonga, CA	54,429	\$71	\$114	95%	\$1,300
275 Reading, PA	80,195	\$90	\$107	88%	\$1,130
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$51	\$102	94%	\$1,151
277 Reno, NV	110,456	\$168	\$131	97%	\$1,525
278 Renton, WA	54,676	\$50	\$79	96%	\$910
279 Richmond, VA	150,747	\$239	\$145	91%	\$1,583
280 Riverside, CA	103,707	\$156	\$135	93%	\$1,507
281 Roanoke, VA	70,815	\$88	\$113	91%	\$1,234
282 Rochester, MN	47,084	\$58	\$109	94%	\$1,230
283 Rochester, NY	196,574	\$196	\$96	86%	\$991
284 Rock Hill, SC	41,750	\$59	\$145	81%	\$1,409
285 Rockford, IL	74,712	\$84	\$99	95%	\$1,129
286 Rockville, MD	51,224	\$61	\$105	95%	\$1,197
287 Roseville, CA	46,450	\$58	\$108	96%	\$1,244
288 Round Rock, TX	48,007	\$67	\$130	89%	\$1,388
289 Sacramento, CA	281,295	\$248	\$74	99%	\$879
290 Saginaw, MI	54,545	\$51	\$82	96%	\$945
291 Saint Augustine, FL	45,104	\$66	\$144	84%	\$1,452
292 Saint Charles, MO	52,338	\$95	\$160	94%	\$1,805
293 Saint Louis, MO	393,848	\$463	\$111	88%	\$1,172
294 Saint Paul, MN	296,977	\$364	\$110	93%	\$1,228
295 Saint Petersburg, FL	157,379	\$156	\$91	91%	\$994
296 Salem, OR	91,679	\$118	\$120	89%	\$1,282
297 Salinas, CA	51,070	\$57	\$96	96%	\$1,106
298 Salt Lake City, UT	174,991	\$227	\$116	93%	\$1,295
299 San Angelo, TX	40,757	\$62	\$130	98%	\$1,529
300 San Antonio, TX	567,207	\$835	\$123	100%	\$1,476
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

C		# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
301	San Bernardino, CA	65,285	\$77	\$102	96%	\$1,175
302	San Diego, CA	460,080	\$697	\$131	96%	\$1,509
303	San Francisco, CA	345,811	\$512	\$126	<b>98</b> %	\$1,482
304	San Jose, CA	309,116	\$455	\$125	<b>9</b> 8%	\$1,470
305	San Mateo, CA	51,674	\$49	\$81	98%	\$953
306	Santa Ana, CA	81,168	\$88	\$90	100%	\$1,080
307	Santa Barbara, CA	52,151	\$70	\$113	98%	\$1,329
308	Santa Clara, CA	42,768	\$98	\$204	94%	\$2,301
309	Santa Fe, NM	53,265	\$60	\$105	90%	\$1,134
310	Santa Monica, CA	47,924	\$79	\$137	100%	\$1,644
311	Santa Rosa, CA	78,686	\$137	\$149	98%	\$1,752
312	Sarasota, FL	106,736	\$153	\$139	86%	\$1,434
313	Savannah, GA	89,149	\$110	\$107	96%	\$1,233
314	Schenectady, NY	65,997	\$68	\$90	95%	\$1,026
315	Scottsdale, AZ	121,031	\$140	\$105	<b>92</b> %	\$1,159
316	Scranton, PA	40,609	\$54	\$125	89%	\$1,335
317	Seattle, WA	371,914	\$413	\$98	94%	\$1,105
318	Shreveport, LA	91,956	\$124	\$132	85%	\$1,346
319	Silver Spring, MD	103,567	\$141	\$118	<b>96</b> %	\$1,359
320	Simi Valley, CA	42,183	\$38	\$82	<b>93</b> %	\$915
321	Sioux Falls, SD	64,311	\$116	\$153	<b>98</b> %	\$1,799
322	South Bend, IN	57,903	\$55	\$92	87%	\$960
323	Sparks, NV	40,452	\$71	\$153	95%	\$1,744
324	Spartanburg, SC	42,423	\$80	\$162	97%	\$1,886
325	Spokane, WA	140,579	\$198	\$129	91%	\$1,409
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City		# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26	Spring Hill, FL	47,410	\$52	\$102	90%	\$1,102
27	Spring, TX	110,748	\$154	\$117	99%	\$1,390
28	Springfield, IL	61,813	\$73	\$107	92%	\$1,181
29	Springfield, MA	53,235	\$29	\$51	89%	\$545
30	Springfield, MO	93,068	\$111	\$107	93%	\$1,194
31	Springfield, OH	40,995	\$54	\$118	92%	\$1,303
32	Stamford, CT	47,292	\$67	\$126	94%	\$1,421
33	Staten Island, NY	165,516	\$319	\$173	93%	\$1,931
34	Sterling Heights, MI	49,441	\$71	\$125	96%	\$1,440
35	Stockton, CA	111,246	\$115	\$93	93%	\$1,038
36	Stone Mountain, GA	41,352	\$54	\$128	86%	\$1,321
37	Sugar Land, TX	48,029	\$53	\$97	95%	\$1,106
38	Summerville, SC	41,543	\$66	\$145	91%	\$1,583
39	Sunnyvale, CA	53,530	\$83	\$132	98%	\$1,552
40	Surprise, AZ	44,111	\$61	\$127	90%	\$1,372
41	Syracuse, NY	92,087	\$107	\$107	90%	\$1,156
42	Tacoma, WA	119,941	\$150	\$124	84%	\$1,250
43	Tallahassee, FL	110,940	\$143	\$112	96%	\$1,290
44	Tampa, FL	286,184	\$337	\$100	98%	\$1,176
45	Tempe, AZ	67,319	\$104	\$143	90%	\$1,544
46	Toledo, OH	131,713	\$97	\$72	86%	\$743
47	Toms River, NJ	50,677	\$78	\$142	91%	\$1,551
48	Topeka, KS	67,150	\$82	\$108	95%	\$1,231
49	Torrance, CA	63,334	\$70	\$100	92%	\$1,104
50	Trenton, NJ	75,881	\$75	\$88	93%	\$982

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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
351 Tucson, AZ	349,348	\$350	\$89	94%	\$1,004
352 Tulsa, OK	171,919	\$192	\$96	97%	\$1,117
353 Tuscaloosa, AL	44,615	\$125	\$248	94%	\$2,797
354 Tyler, TX	54,727	\$75	\$117	98%	\$1,376
355 Vallejo, CA	41,597	\$64	\$151	85%	\$1,540
356 Van Nuys, CA	56,855	\$101	\$151	98%	\$1,776
357 Vancouver, WA	115,146	\$136	\$115	86%	\$1,187
358 Ventura, CA	42,565	\$98	\$199	96%	\$2,292
359 Vero Beach, FL	47,009	\$61	\$114	94%	\$1,286
360 Virginia Beach, VA	165,089	\$227	\$129	89%	\$1,378
361 Visalia, CA	46,399	\$71	\$134	95%	\$1,528
362 Waco, TX	54,771	\$78	\$123	97%	\$1,432
363 Warren, MI	53,442	\$53	\$86	96%	\$991
364 Waterbury, CT	42,755	\$82	\$181	88%	\$1,911
365 West Palm Beach, FL	131,261	\$178	\$116	98%	\$1,364
366 Whittier, CA	56,887	\$104	\$152	100%	\$1,824
367 Wichita Falls, TX	41,191	\$49	\$112	88%	\$1,183
368 Wichita, KS	161,719	\$197	\$107	95%	\$1,220
369 Wilmington, DE	87,667	\$129	\$132	93%	\$1,473
370 Wilmington, NC	78,939	\$76	\$92	88%	\$972
371 Winston Salem, NC	101,067	\$100	\$90	92%	\$994
372 Woodbridge, VA	60,426	\$77	\$116	91%	\$1,267
373 Worcester, MA	68,744	\$85	\$109	94%	\$1,230
374 Yakima, WA	45,991	\$53	\$102	94%	\$1,151
375 Yonkers, NY	66,496	\$86	\$122	88%	\$1,288
376 York, PA	67,941	\$72	\$111	80%	\$1,066
377 Youngstown, OH	68,664	\$66	\$100	80%	\$960
378 Ypsilanti, MI	40,145	\$35	\$77	96%	\$887
379 Yuma, AZ	51,038	\$72	\$131	90%	\$1,415
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

#### About doxo

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

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

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