

U.S. Utilities Market Size and Household Spending Report

United States of Bill Pay doxo INSIGHTS Report 2022



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



About doxo INSIGHTS

doxo INSIGHTS 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 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

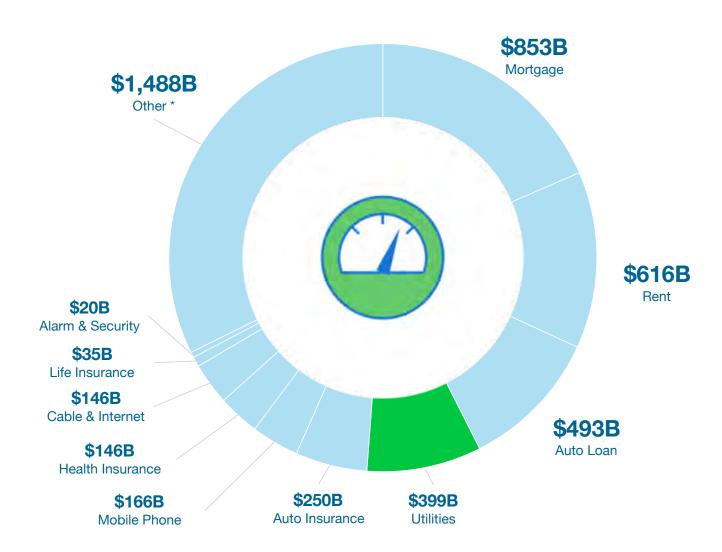
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxo INSIGHTS 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, doxo INSIGHTS 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 doxo INSIGHTS visit www.doxo.com/insights.



Bill Pay Market Size (in billions)

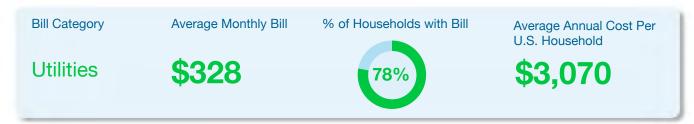
While the total market size for U.S. household bills is \$4.6 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.12 trillion annually. This report focuses on the \$399 billion Utilities category.



Utility bills account for 8.67% of the \$4.6 trillion spent on household bills per year.



The average U.S. household spends \$328 a month on Utilities



Utilities amount to \$3,070 of the \$24,032 spent annually on the ten most common household bills.*





Utilities Market Snapshot

Total Utilities Market Size

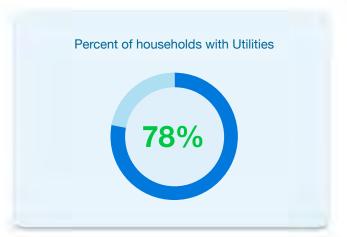
\$399B

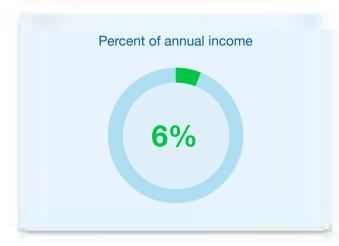
Average Annual Cost Per U.S. Household

\$3,070*

Average monthly household bill

\$328







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



Utilities Bill Pay Market Size



Utilities Bill Pay Market Size by State

	State	Market Size (\$M)	# Households	
1	California	\$39,815	12,576,918	٦
2	Texas	\$21,362	8,922,664	
3	New York	\$20,886	7,317,755	
4	Florida	\$20,022	7,420,759	
5	Ohio	\$15,241	4,602,999	
6	Pennsylvania	\$15,133	5,018,860	
7	Illinois	\$13,452	4,836,947	
8	New Jersey	\$12,141	3,214,360	
9	Michigan	\$10,811	3,872,494	
10	Washington	\$10,061	2,620,116	
11	Georgia	\$9,386	3,585,611	
12	North Carolina	\$8,512	3,745,153	
13	Virginia	\$8,324	3,056,144	
14	Massachusetts	\$7,889	2,547,068	
15	Arizona	\$7,507	2,381,696	
16	Wisconsin	\$7,216	2,279,781	
17	Alabama	\$6,848	1,883,727	
18	Maryland	\$6,565	2,156,414	
19	Indiana	\$6,457	2,502,149	
20	Tennessee	\$6,106	2,492,121	
21	Missouri	\$6,011	2,375,732	
22	Minnesota	\$5,435	2,087,300	
23	Kentucky	\$5,313	1,721,406	
24	Colorado	\$5,170	1,972,932	
25	Oregon	\$4,943	1,518,988	
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	State	Market Size (\$M)	# Households
26	South Carolina	\$4,913	1,801,181
27	Louisiana	\$4,654	1,728,134
28	Connecticut	\$4,602	1,371,087
29	Oklahoma	\$4,166	1,460,555
30	lowa	\$3,657	1,221,816
31	Kansas	\$3,508	1,112,105
32	Arkansas	\$3,022	1,147,095
33	Nevada	\$2,687	1,006,477
34	Mississippi	\$2,630	1,115,776
35	New Mexico	\$2,501	790,552
36	Utah	\$2,493	877,481
37	West Virginia	\$2,304	763,744
38	Nebraska	\$2,004	721,277
39	Hawaii	\$1,834	455,338
40	ldaho	\$1,694	579,206
41	Maine	\$1,631	557,168
42	Rhode Island	\$1,284	413,607
43	Montana	\$1,181	409,869
44	New Hampshire	\$1,081	519,023
45	Delaware	\$993	342,294
46	Alaska	\$895	258,052
47	South Dakota	\$881	322,111
48	North Dakota	\$818	280,782
49	Vermont	\$724	256,442
50	Wyoming	\$540	226,944
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Utility Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

	City	Market Size (\$M)	Number of households in the area	
1	Chicago	\$3,101	1,040,151	
2	Los Angeles	\$2,876	821,015	
3	Houston	\$2,502	1,036,113	
4	New York	\$2,198	760,488	
5	Miami	\$1,790	597,148	
6	Philadelphia	\$1,764	599,819	
7	Phoenix	\$1,716	468,278	
8	Seattle	\$1,522	371,914	
9	Portland	\$1,512	351,771	
10	Las Vegas	\$1,420	523,424	
11	San Antonio	\$1,354	567,207	
12	Indianapolis	\$1,318	368,507	
13	Milwaukee	\$1,300	325,271	
14	Louisville	\$1,281	306,685	
15	Tucson	\$1,222	349,348	
16	Columbus	\$1,190	329,101	
17	Pittsburgh	\$1,172	305,354	
18	Cleveland	\$1,136	328,591	
19	Dallas	\$1,130	481,042	
20	San Francisco	\$1,080	345,811	
21	Denver	\$1,066	405,963	
22	San Jose	\$984	309,116	
23	Cincinnati	\$974	332,932	
24	Saint Louis	\$972	393,848	
25	Saint Paul	\$963	296,977	
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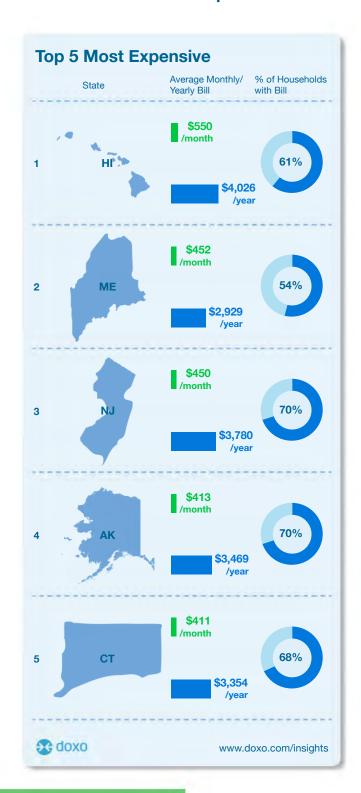
		Market Size	Number of
	City	(\$M)	households in the area
26	Birmingham	\$906	201,876
27	Detroit	\$886	255,096
28	Albuquerque	\$886	257,469
29	San Diego	\$872	460,080
30	Atlanta	\$846	384,898
31	Fort Lauderdale	\$845	306,949
32	Oklahoma City	\$832	257,812
33	Baltimore	\$801	253,110
34	Tampa	\$777	286,184
35	Minneapolis	\$773	423,421
36	Austin	\$680	382,370
37	Jacksonville	\$656	319,551
38	Fort Worth	\$655	292,704
39	Washington	\$632	266,707
40	Charlotte	\$630	311,844
41	Rochester	\$592	196,574
42	Orlando	\$590	322,023
43	El Paso	\$589	243,085
44	Sacramento	\$559	281,295
45	Kansas City	\$554	228,104
46	Omaha	\$541	203,128
47	Memphis	\$511	265,247
48	Dayton	\$493	200,079
49	Colorado Springs	\$427	203,526
50	Boston	\$130	64,609
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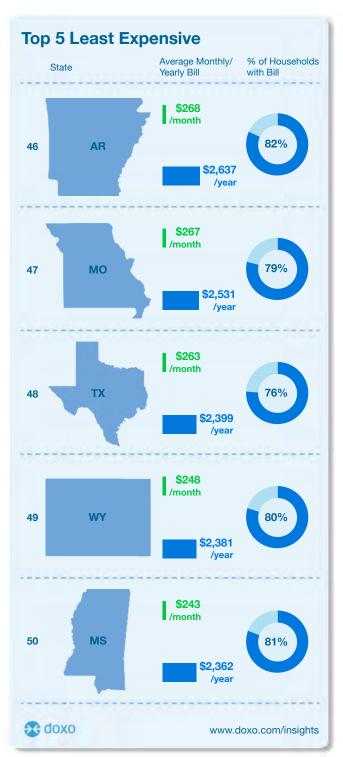


Regional Utilities Bill Pay Comparison



The Most and Least Expensive States for Utilities







The Most and Least Expensive Largest Cities for Utilities

(based on # of households)







Utilities Market/Spend Breakdown by State



Utilities 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	\$6,848	\$369	82%	\$3,631
2 Alaska	258,052	\$895	\$413	70%	\$3,469
3 Arizona	2,381,696	\$7,507	\$332	79%	\$3,147
4 Arkansas	1,147,095	\$3,022	\$268	82%	\$2,637
5 California	12,576,918	\$39,815	\$347	76%	\$3,165
6 Colorado	1,972,932	\$5,170	\$295	74%	\$2,620
7 Connecticut	1,371,087	\$4,602	\$411	68%	\$3,354
8 Delaware	342,294	\$993	\$322	75%	\$2,898
9 Florida	7,420,759	\$20,022	\$308	73%	\$2,698
10 Georgia	3,585,611	\$9,386	\$280	78%	\$2,621
11 Hawaii	455,338	\$1,834	\$550	61%	\$4,026
12 Idaho	579,206	\$1,694	\$301	81%	\$2,926
13 Illinois	4,836,947	\$13,452	\$305	76%	\$2,782
14 Indiana	2,502,149	\$6,457	\$269	80%	\$2,582
15 Iowa	1,221,816	\$3,657	\$312	80%	\$2,995
16 Kansas	1,112,105	\$3,508	\$325	81%	\$3,159
17 Kentucky	1,721,406	\$5,313	\$310	83%	\$3,088
18 Louisiana	1,728,134	\$4,654	\$288	78%	\$2,696
19 Maine	557,168	\$1,631	\$452	54%	\$2,929
20 Maryland	2,156,414	\$6,565	\$368	69%	\$3,047
21 Massachusetts	2,547,068	\$7,889	\$391	66%	\$3,097
22 Michigan	3,872,494	\$10,811	\$310	75%	\$2,790
23 Minnesota	2,087,300	\$5,435	\$293	74%	\$2,602
24 Mississippi	1,115,776	\$2,630	\$243	81%	\$2,362
25 Missouri	2,375,732	\$6,011	\$267	79%	\$2,531
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Utilities 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	\$1,181	\$348	69%	\$2,881
27 Nebraska	721,277	\$2,004	\$305	76%	\$2,782
28 Nevada	1,006,477	\$2,687	\$275	81%	\$2,673
29 New Hampshire	519,023	\$1,081	\$322	54%	\$2,087
30 New Jersey	3,214,360	\$12,141	\$450	70%	\$3,780
31 New Mexico	790,552	\$2,501	\$342	77%	\$3,160
32 New York	7,317,755	\$20,886	\$355	67%	\$2,854
33 North Carolina	3,745,153	\$8,512	\$271	70%	\$2,276
34 North Dakota	280,782	\$818	\$392	62%	\$2,916
35 Ohio	4,602,999	\$15,241	\$332	83%	\$3,307
36 Oklahoma	1,460,555	\$4,166	\$297	80%	\$2,851
37 Oregon	1,518,988	\$4,943	\$348	78%	\$3,257
38 Pennsylvania	5,018,860	\$15,133	\$318	79%	\$3,015
39 Rhode Island	413,607	\$1,284	\$369	70%	\$3,100
40 South Carolina	1,801,181	\$4,913	\$295	77%	\$2,726
41 South Dakota	322,111	\$881	\$304	75%	\$2,736
42 Tennessee	2,492,121	\$6,106	\$269	76%	\$2,453
43 Texas	8,922,664	\$21,362	\$263	76%	\$2,399
44 Utah	877,481	\$2,493	\$275	86%	\$2,838
45 Vermont	256,442	\$724	\$341	69%	\$2,823
46 Virginia	3,056,144	\$8,324	\$299	76%	\$2,727
47 Washington	2,620,116	\$10,061	\$390	82%	\$3,838
48 West Virginia	763,744	\$2,304	\$303	83%	\$3,018
49 Wisconsin	2,279,781	\$7,216	\$361	73%	\$3,162
50 Wyoming	226,944	\$540	\$248	80%	\$2,381
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Utilities Market/Spend by 50 Largest U.S. Cities

(based on # of households)



Utilities Market/Spend by 50 Largest 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	\$886	\$363	79%	\$3,441
2	Atlanta	384,898	\$846	\$241	76%	\$2,198
3	Austin	382,370	\$680	\$203	73%	\$1,778
4	Baltimore	253,110	\$801	\$356	74%	\$3,161
5	Birmingham	201,876	\$906	\$430	87%	\$4,489
6	Boston	64,609	\$130	\$236	71%	\$2,011
7	Charlotte	311,844	\$630	\$231	73%	\$2,024
8	Chicago	1,040,151	\$3,101	\$421	59%	\$2,981
9	Cincinnati	332,932	\$974	\$297	82%	\$2,922
10	Cleveland	328,591	\$1,136	\$351	82%	\$3,454
11	Colorado Springs	203,526	\$427	\$246	71%	\$2,096
12	Columbus	329,101	\$1,190	\$372	81%	\$3,616
13	Dallas	481,042	\$1,130	\$261	75%	\$2,349
14	Dayton	200,079	\$493	\$239	86%	\$2,466
15	Denver	405,963	\$1,066	\$300	73%	\$2,628
16	Detroit	255,096	\$886	\$333	87%	\$3,477
17	El Paso	243,085	\$589	\$227	89%	\$2,424
18	Fort Lauderdale	306,949	\$845	\$310	74%	\$2,753
19	Fort Worth	292,704	\$655	\$233	80%	\$2,237
20	Houston	1,036,113	\$2,502	\$272	74%	\$2,415
21	Indianapolis	368,507	\$1,318	\$373	80%	\$3,581
22	Jacksonville	319,551	\$656	\$276	62%	\$2,053
23	Kansas City	228,104	\$554	\$250	81%	\$2,430
24	Las Vegas	523,424	\$1,420	\$272	83%	\$2,709
25	Los Angeles	821,015	\$2,876	\$449	65%	\$3,502
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



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

ľ	City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26	Los Angeles	821,015	\$2,876	\$449	65%	\$3,502
27	Louisville	306,685	\$1,281	\$405	86%	\$4,180
28	Memphis	265,247	\$511	\$203	79%	\$1,924
29	Miami	597,148	\$1,790	\$367	68%	\$2,995
30	Milwaukee	325,271	\$1,300	\$521	64%	\$4,001
31	Minneapolis	423,421	\$773	\$198	77%	\$1,830
32	New York	760,488	\$2,198	\$438	55%	\$2,891
33	Oklahoma City	257,812	\$832	\$324	83%	\$3,227
34	Omaha	203,128	\$541	\$277	80%	\$2,659
35	Orlando	322,023	\$590	\$232	66%	\$1,837
36	Philadelphia	599,819	\$1,764	\$314	78%	\$2,939
37	Phoenix	468,278	\$1,716	\$377	81%	\$3,664
38	Pittsburgh	305,354	\$1,172	\$381	84%	\$3,840
39	Portland	351,771	\$1,512	\$437	82%	\$4,300
40	Rochester	196,574	\$592	\$313	80%	\$3,005
41	Sacramento	281,295	\$559	\$251	66%	\$1,988
42	Saint Louis	393,848	\$972	\$245	84%	\$2,470
43	Saint Paul	296,977	\$963	\$351	77%	\$3,243
44	San Antonio	567,207	\$1,354	\$255	78%	\$2,387
45	San Diego	460,080	\$872	\$226	70%	\$1,898
46	San Francisco	345,811	\$1,080	\$457	57%	\$3,126
47	San Jose	309,116	\$984	\$390	68%	\$3,182
48	Seattle	371,914	\$1,522	\$406	84%	\$4,092
49	Tampa	286,184	\$777	\$323	70%	\$2,713
50	Tucson	349,348	\$1,222	\$339	86%	\$3,498
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^{*} Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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Utilities Market/Spend by U.S. Cities

(with population of 40k+)



	City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1	Abilene, TX	46,527	\$122	\$279	78%	\$2,611
2	Akron, OH	113,678	\$341	\$298	84%	\$3,004
3	Albany, NY	63,464	\$189	\$311	80%	\$2,986
4	Albuquerque, NM	257,469	\$886	\$363	79%	\$3,441
5	Alexandria, VA	137,682	\$351	\$299	71%	\$2,547
6	Allentown, PA	61,819	\$154	\$256	81%	\$2,488
7	Alpharetta, GA	60,030	\$215	\$383	78%	\$3,585
8	Amarillo, TX	82,903	\$140	\$180	78%	\$1,685
9	Anaheim, CA	102,568	\$205	\$225	74%	\$1,998
10	Anchorage, AK	90,801	\$296	\$394	69%	\$3,262
11	Ann Arbor, MI	64,463	\$196	\$333	76%	\$3,037
12	Appleton, WI	46,703	\$164	\$412	71%	\$3,510
13	Arlington, TX	135,072	\$294	\$241	75%	\$2,169
14	Arlington, VA	98,253	\$119	\$144	70%	\$1,210
15	Arvada, CO	48,752	\$171	\$389	75%	\$3,501
16	Asheville, NC	52,723	\$92	\$213	68%	\$1,738
17	Astoria, NY	64,194	\$203	\$440	60%	\$3,168
18	Athens, GA	44,816	\$126	\$296	79%	\$2,806
19	Atlanta, GA	384,898	\$846	\$241	76%	\$2,198
20	Augusta, GA	79,120	\$219	\$288	80%	\$2,765
21	Aurora, CO	142,039	\$449	\$321	82%	\$3,159
22	Aurora, IL	65,112	\$181	\$258	90%	\$2,786
23	Austin, TX	382,370	\$680	\$203	73%	\$1,778
24	Bakersfield, CA	163,912	\$457	\$276	84%	\$2,782
25	Baltimore, MD	253,110	\$801	\$356	74%	\$3,161
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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	\$551	\$387	79%	\$3,669
27 Beaumont, TX	51,082	\$122	\$242	82%	\$2,381
28 Beaverton, OR	70,528	\$241	\$340	84%	\$3,427
29 Bellevue, WA	53,635	\$314	\$718	68%	\$5,859
30 Bellingham, WA	48,856	\$156	\$393	68%	\$3,207
31 Bend, OR	43,272	\$135	\$314	83%	\$3,127
32 Berkeley, CA	48,584	\$173	\$407	73%	\$3,565
33 Bethlehem, PA	47,471	\$116	\$267	76%	\$2,435
34 Billings, MT	52,889	\$163	\$362	71%	\$3,084
35 Birmingham, AL	201,876	\$906	\$430	87%	\$4,489
36 Bloomington, IN	50,417	\$113	\$251	74%	\$2,229
37 Boca Raton, FL	92,147	\$316	\$414	69%	\$3,428
38 Boise, ID	95,967	\$258	\$249	90%	\$2,689
39 Boston, MA	64,609	\$130	\$236	71%	\$2,011
40 Bothell, WA	41,359	\$142	\$361	79%	\$3,422
41 Boulder, CO	51,579	\$156	\$336	75%	\$3,024
42 Bowling Green, KY	40,130	\$73	\$207	73%	\$1,813
43 Boynton Beach, FL	69,402	\$133	\$222	72%	\$1,918
44 Bradenton, FL	91,356	\$217	\$282	70%	\$2,369
45 Bridgeport, CT	51,248	\$204	\$399	83%	\$3,974
46 Broken Arrow, OK	42,894	\$141	\$312	88%	\$3,295
47 Bronx, NY	486,807	\$1,819	\$546	57%	\$3,735
48 Brooklyn, NY	916,856	\$2,889	\$469	56%	\$3,152
49 Brownsville, TX	54,806	\$127	\$266	73%	\$2,330
50 Buffalo, NY	242,667	\$800	\$335	82%	\$3,296
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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	\$76	\$198	74%	\$1,758
52 Cambridge, MA	44,117	\$65	\$191	64%	\$1,467
53 Canton, OH	61,288	\$213	\$341	85%	\$3,478
54 Cape Coral, FL	61,755	\$175	\$358	66%	\$2,835
55 Carlsbad, CA	41,278	\$127	\$346	74%	\$3,072
56 Carrollton, TX	43,484	\$126	\$336	72%	\$2,903
57 Cary, NC	50,713	\$91	\$194	77%	\$1,793
58 Cedar Rapids, IA	56,172	\$160	\$309	77%	\$2,855
59 Chandler, AZ	96,908	\$276	\$312	76%	\$2,845
60 Charleston, SC	75,336	\$250	\$350	79%	\$3,318
61 Charleston, WV	42,540	\$132	\$304	85%	\$3,101
62 Charlotte, NC	311,844	\$630	\$231	73%	\$2,024
63 Charlottesville, VA	44,312	\$193	\$518	70%	\$4,351
64 Chattanooga, TN	84,051	\$220	\$317	69%	\$2,625
65 Chesapeake, VA	79,593	\$277	\$371	78%	\$3,473
66 Chicago, IL	1,040,151	\$3,101	\$421	59%	\$2,981
67 Chico, CA	42,638	\$144	\$353	80%	\$3,389
68 Chula Vista, CA	74,219	\$176	\$278	71%	\$2,369
69 Cincinnati, OH	332,932	\$974	\$297	82%	\$2,922
70 Clarksville, TN	56,999	\$140	\$262	78%	\$2,452
71 Clearwater, FL	75,980	\$142	\$229	68%	\$1,869
72 Cleveland, OH	328,591	\$1,136	\$351	82%	\$3,454
73 Clinton Township, MI	42,046	\$105	\$254	82%	\$2,499
74 Colorado Springs, CO	203,526	\$427	\$246	71%	\$2,096
75 Columbia, MO	55,099	\$153	\$309	75%	\$2,781
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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*
76 Columbia, SC	127,806	\$428	\$324	86%	\$3,344
77 Columbus, GA	69,559	\$141	\$226	75%	\$2,034
78 Columbus, OH	329,101	\$1,190	\$372	81%	\$3,616
79 Concord, CA	44,872	\$182	\$457	74%	\$4,058
80 Conroe, TX	45,568	\$163	\$388	77%	\$3,585
81 Corona, CA	66,724	\$228	\$327	87%	\$3,414
82 Corpus Christi, TX	113,186	\$339	\$351	71%	\$2,991
83 Costa Mesa, CA	40,296	\$80	\$209	79%	\$1,981
84 Cumming, GA	44,403	\$110	\$261	79%	\$2,474
85 Dallas, TX	481,042	\$1,130	\$261	75%	\$2,349
86 Davenport, IA	41,720	\$109	\$320	68%	\$2,611
87 Dayton, OH	200,079	\$493	\$239	86%	\$2,466
88 Daytona Beach, FL	43,566	\$123	\$293	80%	\$2,813
89 Decatur, GA	66,251	\$207	\$310	84%	\$3,125
90 Delray Beach, FL	53,914	\$101	\$211	74%	\$1,874
91 Denton, TX	51,697	\$151	\$339	72%	\$2,929
92 Denver, CO	405,963	\$1,066	\$300	73%	\$2,628
93 Des Moines, IA	84,389	\$283	\$322	87%	\$3,362
94 Detroit, MI	255,096	\$886	\$333	87%	\$3,477
95 Duluth, MN	47,284	\$135	\$349	68%	\$2,848
96 Durham, NC	103,837	\$243	\$260	75%	\$2,340
97 Edmond, OK	53,091	\$185	\$372	78%	\$3,482
98 El Cajon, CA	57,752	\$145	\$300	70%	\$2,520
99 El Paso, TX	243,085	\$589	\$227	89%	\$2,424
100 Elk Grove, CA	50,299	\$136	\$313	72%	\$2,704
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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 *
101 Englewood, CO	42,145	\$111	\$314	70%	\$2,638
102 Erie, PA	75,871	\$339	\$438	85%	\$4,468
103 Escondido, CA	55,176	\$143	\$327	66%	\$2,590
104 Eugene, OR	80,574	\$193	\$293	68%	\$2,391
105 Evansville, IN	75,667	\$302	\$401	83%	\$3,994
106 Everett, WA	65,085	\$179	\$267	86%	\$2,755
107 Fairfax, VA	55,388	\$167	\$345	73%	\$3,022
108 Falls Church, VA	43,926	\$137	\$376	69%	\$3,113
109 Fargo, ND	47,589	\$120	\$364	58%	\$2,533
110 Fayetteville, NC	95,271	\$223	\$331	59%	\$2,343
111 Flint, MI	65,019	\$184	\$303	78%	\$2,836
112 Florissant, MO	42,623	\$109	\$236	90%	\$2,549
113 Flushing, NY	77,309	\$340	\$475	77%	\$4,389
114 Fontana, CA	54,330	\$213	\$368	89%	\$3,930
115 Fort Collins, CO	70,063	\$128	\$211	72%	\$1,823
116 Fort Lauderdale, FL	306,949	\$845	\$310	74%	\$2,753
117 Fort Myers, FL	95,960	\$228	\$319	62%	\$2,373
118 Fort Wayne, IN	120,138	\$382	\$353	75%	\$3,177
119 Fort Worth, TX	292,704	\$655	\$233	80%	\$2,237
120 Frederick, MD	45,427	\$87	\$211	76%	\$1,924
121 Fredericksburg, VA	54,809	\$173	\$333	79%	\$3,157
122 Fremont, CA	71,013	\$267	\$418	75%	\$3,762
123 Fresno, CA	182,779	\$511	\$303	77%	\$2,800
124 Frisco, TX	40,964	\$123	\$313	80%	\$3,005
125 Fullerton, CA	45,163	\$103	\$248	77%	\$2,292
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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	\$193	\$346	58%	\$2,408
127 Gaithersburg, MD	46,442	\$160	\$388	74%	\$3,445
128 Garden Grove, CA	46,801	\$132	\$318	74%	\$2,824
129 Garland, TX	75,703	\$152	\$210	80%	\$2,016
130 Gilbert, AZ	70,090	\$183	\$290	75%	\$2,610
131 Glendale, AZ	98,219	\$299	\$347	73%	\$3,040
132 Glendale, CA	65,443	\$167	\$283	75%	\$2,547
133 Grand Junction, CO	41,431	\$113	\$278	82%	\$2,736
134 Grand Prairie, TX	57,749	\$151	\$270	81%	\$2,624
135 Grand Rapids, MI	134,945	\$249	\$205	75%	\$1,845
136 Green Bay, WI	72,193	\$224	\$354	73%	\$3,101
137 Greensboro, NC	125,993	\$234	\$203	76%	\$1,851
138 Greenville, NC	44,250	\$132	\$370	67%	\$2,975
139 Greenville, SC	81,983	\$215	\$270	81%	\$2,624
140 Hamilton, OH	49,236	\$91	\$202	76%	\$1,842
141 Hampton, VA	54,206	\$177	\$305	89%	\$3,257
142 Harrisburg, PA	69,235	\$187	\$252	89%	\$2,691
143 Hartford, CT	45,370	\$171	\$484	65%	\$3,775
144 Hayward, CA	55,833	\$197	\$391	75%	\$3,519
145 Hemet, CA	43,404	\$126	\$277	87%	\$2,892
146 Henderson, NV	103,938	\$278	\$279	80%	\$2,678
147 Henrico, VA	75,351	\$144	\$240	66%	\$1,901
148 Hialeah, FL	111,174	\$422	\$439	72%	\$3,793
149 High Point, NC	45,645	\$112	\$293	70%	\$2,461
150 Hollywood, FL	154,790	\$732	\$547	72%	\$4,726
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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	\$145	\$341	77%	\$3,151
152 Honolulu, HI	151,980	\$529	\$537	54%	\$3,480
153 Houston, TX	1,036,113	\$2,502	\$272	74%	\$2,415
154 Humble, TX	42,767	\$127	\$363	68%	\$2,962
155 Huntington Beach, CA	74,397	\$181	\$266	76%	\$2,426
156 Huntsville, AL	80,270	\$157	\$263	62%	\$1,957
157 Hyattsville, MD	49,521	\$271	\$702	65%	\$5,476
158 Independence, MO	51,139	\$125	\$259	79%	\$2,455
159 Indianapolis, IN	368,507	\$1,318	\$373	80%	\$3,581
160 Inglewood, CA	42,436	\$142	\$362	77%	\$3,345
161 Irvine, CA	78,996	\$230	\$312	78%	\$2,920
162 Irving, TX	83,092	\$216	\$265	82%	\$2,608
163 Jackson, MS	65,284	\$145	\$210	88%	\$2,218
164 Jacksonville, FL	319,551	\$656	\$276	62%	\$2,053
165 Jamaica, NY	71,999	\$290	\$533	63%	\$4,029
166 Jersey City, NJ	96,828	\$260	\$366	61%	\$2,679
167 Joliet, IL	44,247	\$147	\$395	70%	\$3,318
168 Kalamazoo, MI	64,188	\$223	\$361	80%	\$3,466
169 Kansas City, KS	55,588	\$212	\$403	79%	\$3,820
170 Kansas City, MO	228,104	\$554	\$250	81%	\$2,430
171 Katy, TX	78,737	\$171	\$266	68%	\$2,171
172 Kenosha, WI	42,607	\$151	\$383	77%	\$3,539
173 Kent, WA	52,632	\$205	\$396	82%	\$3,897
174 Killeen, TX	50,140	\$108	\$250	72%	\$2,160
175 Kissimmee, FL	76,049	\$156	\$234	73%	\$2,050
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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	Percent of Households	Cost Per Year *
	Households	ΟΙΖΟ (ΨΙ Ν Ι)	Bill	will bill	
176 Knoxville, TN	152,402	\$212	\$170	68%	\$1,387
177 Lafayette, LA	61,230	\$109	\$213	70%	\$1,789
178 Lake Charles, LA	48,024	\$127	\$268	82%	\$2,637
179 Lake Worth, FL	68,705	\$162	\$259	76%	\$2,362
180 Lakeland, FL	91,873	\$272	\$352	70%	\$2,957
181 Lancaster, CA	55,674	\$228	\$407	84%	\$4,103
182 Lancaster, PA	64,110	\$169	\$281	78%	\$2,630
183 Lansing, MI	69,602	\$147	\$245	72%	\$2,117
184 Laredo, TX	66,620	\$143	\$245	73%	\$2,146
185 Largo, FL	49,129	\$81	\$196	70%	\$1,646
186 Las Cruces, NM	55,710	\$134	\$264	76%	\$2,408
187 Las Vegas, NV	523,424	\$1,420	\$272	83%	\$2,709
188 Lawrenceville, GA	74,070	\$160	\$210	86%	\$2,167
189 Lewisville, TX	41,884	\$123	\$360	68%	\$2,938
190 Lexington, KY	123,494	\$465	\$369	85%	\$3,764
191 Lincoln, NE	106,408	\$277	\$306	71%	\$2,607
192 Little Rock, AR	89,906	\$284	\$299	88%	\$3,157
193 Littleton, CO	116,253	\$311	\$328	68%	\$2,676
194 Long Beach, CA	166,308	\$389	\$271	72%	\$2,341
195 Longmont, CO	44,469	\$98	\$247	74%	\$2,193
196 Los Angeles, CA	821,015	\$2,876	\$449	65%	\$3,502
197 Louisville, KY	306,685	\$1,281	\$405	86%	\$4,180
198 Lubbock, TX	96,888	\$177	\$242	63%	\$1,830
199 Macon, GA	64,138	\$175	\$284	80%	\$2,726
200 Madison, WI	119,823	\$274	\$219	87%	\$2,286
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$97	\$238	76%	\$2,171
202 Manchester, NH	46,891	\$89	\$241	66%	\$1,909
203 Marietta, GA	112,699	\$295	\$287	76%	\$2,617
204 McAllen, TX	42,109	\$100	\$269	74%	\$2,389
205 McKinney, TX	49,561	\$111	\$249	75%	\$2,241
206 Melbourne, FL	60,998	\$108	\$220	67%	\$1,769
207 Memphis, TN	265,247	\$511	\$203	79%	\$1,924
208 Mesa, AZ	182,732	\$372	\$236	72%	\$2,039
209 Mesquite, TX	48,569	\$156	\$343	78%	\$3,210
210 Metairie, LA	59,380	\$177	\$296	84%	\$2,984
211 Miami Beach, FL	57,465	\$117	\$254	67%	\$2,042
212 Miami, FL	597,148	\$1,790	\$367	68%	\$2,995
213 Midland, TX	49,746	\$100	\$232	72%	\$2,004
214 Milwaukee, WI	325,271	\$1,300	\$521	64%	\$4,001
215 Minneapolis, MN	423,421	\$773	\$198	77%	\$1,830
216 Mission, TX	45,515	\$108	\$255	78%	\$2,387
217 Mobile, AL	106,874	\$413	\$370	87%	\$3,863
218 Modesto, CA	84,626	\$193	\$260	73%	\$2,278
219 Montgomery, AL	84,239	\$350	\$398	87%	\$4,155
220 Moreno Valley, CA	51,779	\$234	\$410	92%	\$4,526
221 Murfreesboro, TN	59,453	\$122	\$219	78%	\$2,050
222 Muskegon, MI	49,354	\$145	\$326	75%	\$2,934
223 Myrtle Beach, SC	50,483	\$131	\$322	67%	\$2,589
224 Naperville, IL	56,771	\$201	\$404	73%	\$3,539
225 Naples, FL	117,290	\$246	\$261	67%	\$2,098
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$497	\$346	67%	\$2,782
227 New Haven, CT	48,330	\$229	\$494	80%	\$4,742
228 New Orleans, LA	159,787	\$654	\$411	83%	\$4,094
229 New Port Richey, FL	49,892	\$102	\$246	69%	\$2,037
230 New York, NY	760,488	\$2,198	\$438	55%	\$2,891
231 Newark, DE	50,290	\$167	\$342	81%	\$3,324
232 Newark, NJ	94,631	\$339	\$439	68%	\$3,582
233 Newport News, VA	71,532	\$252	\$330	89%	\$3,524
234 Norfolk, VA	86,485	\$246	\$297	80%	\$2,851
235 Norman, OK	45,718	\$111	\$250	81%	\$2,430
236 North Hollywood, CA	55,507	\$120	\$238	76%	\$2,171
237 North Las Vegas, NV	65,737	\$189	\$303	79%	\$2,872
238 Oakland, CA	149,394	\$729	\$564	72%	\$4,873
239 Ocala, FL	83,518	\$237	\$320	74%	\$2,842
240 Oceanside, CA	64,948	\$178	\$336	68%	\$2,742
241 Odessa, TX	48,884	\$91	\$214	72%	\$1,849
242 Ogden, UT	63,895	\$188	\$291	84%	\$2,933
243 Oklahoma City, OK	257,812	\$832	\$324	83%	\$3,227
244 Olathe, KS	45,895	\$108	\$238	82%	\$2,342
245 Olympia, WA	67,951	\$204	\$347	72%	\$2,998
246 Omaha, NE	203,128	\$541	\$277	80%	\$2,659
247 Ontario, CA	45,662	\$105	\$225	85%	\$2,295
248 Orange, CA	44,667	\$100	\$241	77%	\$2,227
249 Orlando, FL	322,023	\$590	\$232	66%	\$1,837
250 Overland Park, KS	69,523	\$263	\$385	82%	\$3,788
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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	Cost Per Year *
251 Oxnard, CA	53,531	\$161	\$339	will bill 74%	\$3,010
252 Palm Bay, FL	40,151	\$91	\$250	76%	\$2,280
253 Palmdale, CA	48,499	\$229	\$457	86%	\$4,716
254 Panama City, FL	47,297	\$169	\$383	78%	\$3,585
255 Pasadena, CA	61,247	\$242	\$402	82%	\$3,956
256 Pasadena, TX	46,761	\$112	\$256	78%	\$2,396
257 Paterson, NJ	44,329	\$158	\$458	65%	\$3,572
258 Pensacola, FL	100,607	\$317	\$333	79%	\$3,157
259 Peoria, AZ	58,438	\$212	\$387	78%	\$3,622
260 Peoria, IL	55,953	\$180	\$347	77%	\$3,206
261 Philadelphia, PA	599,819	\$1,764	\$314	78%	\$2,939
262 Phoenix, AZ	468,278	\$1,716	\$377	81%	\$3,664
263 Pittsburgh, PA	305,354	\$1,172	\$381	84%	\$3,840
264 Plano, TX	104,361	\$357	\$356	80%	\$3,418
265 Pompano Beach, FL	132,205	\$376	\$334	71%	\$2,846
266 Port Saint Lucie, FL	69,266	\$155	\$230	81%	\$2,236
267 Portland, OR	351,771	\$1,512	\$437	82%	\$4,300
268 Providence, RI	74,254	\$272	\$402	76%	\$3,666
269 Pueblo, CO	60,063	\$163	\$306	74%	\$2,717
270 Puyallup, WA	47,891	\$140	\$283	86%	\$2,921
271 Quincy, MA	40,658	\$94	\$270	71%	\$2,300
272 Racine, WI	50,405	\$188	\$420	74%	\$3,730
273 Raleigh, NC	194,292	\$435	\$287	65%	\$2,239
274 Rancho Cucamonga,	54,429	\$218	\$406	82%	\$3,995
275 Reading, PA	80,195	\$269	\$399	70%	\$3,352
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$111	\$286	73%	\$2,505
277 Reno, NV	110,456	\$231	\$253	69%	\$2,095
278 Renton, WA	54,676	\$211	\$448	72%	\$3,871
279 Richmond, VA	150,747	\$626	\$449	77%	\$4,149
280 Riverside, CA	103,707	\$239	\$279	69%	\$2,310
281 Roanoke, VA	70,815	\$228	\$332	81%	\$3,227
282 Rochester, MN	47,084	\$94	\$237	70%	\$1,991
283 Rochester, NY	196,574	\$592	\$313	80%	\$3,005
284 Rock Hill, SC	41,750	\$111	\$308	72%	\$2,661
285 Rockford, IL	74,712	\$243	\$343	79%	\$3,252
286 Rockville, MD	51,224	\$136	\$321	69%	\$2,658
287 Roseville, CA	46,450	\$65	\$167	70%	\$1,403
288 Round Rock, TX	48,007	\$108	\$243	77%	\$2,245
289 Sacramento, CA	281,295	\$559	\$251	66%	\$1,988
290 Saginaw, MI	54,545	\$204	\$400	78%	\$3,744
291 Saint Augustine, FL	45,104	\$73	\$217	62%	\$1,614
292 Saint Charles, MO	52,338	\$116	\$230	80%	\$2,208
293 Saint Louis, MO	393,848	\$972	\$245	84%	\$2,470
294 Saint Paul, MN	296,977	\$963	\$351	77%	\$3,243
295 Saint Petersburg, FL	157,379	\$273	\$222	65%	\$1,732
296 Salem, OR	91,679	\$304	\$341	81%	\$3,315
297 Salinas, CA	51,070	\$160	\$307	85%	\$3,131
298 Salt Lake City, UT	174,991	\$427	\$254	80%	\$2,438
299 San Angelo, TX	40,757	\$72	\$192	76%	\$1,751
300 San Antonio, TX	567,207	\$1,354	\$255	78%	\$2,387
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
301 San Bernardino, CA	65,285	\$235	\$362	83%	\$3,606
302 San Diego, CA	460,080	\$872	\$226	70%	\$1,898
303 San Francisco, CA	345,811	\$1,080	\$457	57%	\$3,126
304 San Jose, CA	309,116	\$984	\$390	68%	\$3,182
305 San Mateo, CA	51,674	\$160	\$358	72%	\$3,093
306 Santa Ana, CA	81,168	\$199	\$276	74%	\$2,451
307 Santa Barbara, CA	52,151	\$148	\$333	71%	\$2,837
308 Santa Clara, CA	42,768	\$55	\$165	65%	\$1,287
309 Santa Fe, NM	53,265	\$173	\$347	78%	\$3,248
310 Santa Monica, CA	47,924	\$157	\$370	74%	\$3,286
311 Santa Rosa, CA	78,686	\$219	\$327	71%	\$2,786
312 Sarasota, FL	106,736	\$219	\$259	66%	\$2,051
313 Savannah, GA	89,149	\$224	\$307	68%	\$2,505
314 Schenectady, NY	65,997	\$445	\$720	78%	\$6,739
315 Scottsdale, AZ	121,031	\$471	\$450	72%	\$3,888
316 Scranton, PA	40,609	\$97	\$240	83%	\$2,390
317 Seattle, WA	371,914	\$1,522	\$406	84%	\$4,092
318 Shreveport, LA	91,956	\$231	\$287	73%	\$2,514
319 Silver Spring, MD	103,567	\$341	\$362	76%	\$3,301
320 Simi Valley, CA	42,183	\$163	\$388	83%	\$3,864
321 Sioux Falls, SD	64,311	\$145	\$298	63%	\$2,253
322 South Bend, IN	57,903	\$158	\$267	85%	\$2,723
323 Sparks, NV	40,452	\$91	\$258	73%	\$2,260
324 Spartanburg, SC	42,423	\$111	\$321	68%	\$2,619
325 Spokane, WA	140,579	\$623	\$543	68%	\$4,431
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City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
326 Spring Hill, FL	47,410	\$96	\$240	70%	\$2,016
327 Spring, TX	110,748	\$265	\$266	75%	\$2,394
328 Springfield, IL	61,813	\$143	\$276	70%	\$2,318
329 Springfield, MA	53,235	\$172	\$380	71%	\$3,238
330 Springfield, MO	93,068	\$248	\$300	74%	\$2,664
331 Springfield, OH	40,995	\$134	\$324	84%	\$3,266
332 Stamford, CT	47,292	\$118	\$278	75%	\$2,502
333 Staten Island, NY	165,516	\$569	\$447	64%	\$3,433
334 Sterling Heights, MI	49,441	\$143	\$308	78%	\$2,883
335 Stockton, CA	111,246	\$370	\$356	78%	\$3,332
336 Stone Mountain, GA	41,352	\$113	\$280	81%	\$2,722
337 Sugar Land, TX	48,029	\$123	\$281	76%	\$2,563
338 Summerville, SC	41,543	\$129	\$337	77%	\$3,114
339 Sunnyvale, CA	53,530	\$101	\$237	66%	\$1,877
340 Surprise, AZ	44,111	\$188	\$468	76%	\$4,268
341 Syracuse, NY	92,087	\$277	\$343	73%	\$3,005
342 Tacoma, WA	119,941	\$249	\$219	79%	\$2,076
343 Tallahassee, FL	110,940	\$256	\$337	57%	\$2,305
344 Tampa, FL	286,184	\$777	\$323	70%	\$2,713
345 Tempe, AZ	67,319	\$199	\$347	71%	\$2,956
346 Toledo, OH	131,713	\$460	\$378	77%	\$3,493
347 Toms River, NJ	50,677	\$197	\$457	71%	\$3,894
348 Topeka, KS	67,150	\$251	\$375	83%	\$3,735
349 Torrance, CA	63,334	\$207	\$323	84%	\$3,256
350 Trenton, NJ	75,881	\$348	\$478	80%	\$4,589
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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	\$1,222	\$339	86%	\$3,498
352 Tulsa, OK	171,919	\$623	\$335	90%	\$3,618
353 Tuscaloosa, AL	44,615	\$155	\$371	78%	\$3,473
354 Tyler, TX	54,727	\$147	\$290	77%	\$2,680
355 Vallejo, CA	41,597	\$166	\$414	80%	\$3,974
356 Van Nuys, CA	56,855	\$159	\$299	78%	\$2,799
357 Vancouver, WA	115,146	\$327	\$307	77%	\$2,837
358 Ventura, CA	42,565	\$132	\$311	83%	\$3,098
359 Vero Beach, FL	47,009	\$80	\$194	73%	\$1,699
360 Virginia Beach, VA	165,089	\$410	\$249	83%	\$2,480
361 Visalia, CA	46,399	\$197	\$407	87%	\$4,249
362 Waco, TX	54,771	\$138	\$284	74%	\$2,522
363 Warren, MI	53,442	\$112	\$216	81%	\$2,100
364 Waterbury, CT	42,755	\$147	\$408	70%	\$3,427
365 West Palm Beach, FL	131,261	\$355	\$300	75%	\$2,700
366 Whittier, CA	56,887	\$186	\$336	81%	\$3,266
367 Wichita Falls, TX	41,191	\$73	\$194	76%	\$1,769
368 Wichita, KS	161,719	\$561	\$336	86%	\$3,468
369 Wilmington, DE	87,667	\$257	\$335	73%	\$2,935
370 Wilmington, NC	78,939	\$180	\$302	63%	\$2,283
371 Winston Salem, NC	101,067	\$197	\$232	70%	\$1,949
372 Woodbridge, VA	60,426	\$162	\$320	70%	\$2,688
373 Worcester, MA	68,744	\$147	\$261	68%	\$2,130
374 Yakima, WA	45,991	\$210	\$469	81%	\$4,559
375 Yonkers, NY	66,496	\$207	\$405	64%	\$3,110
376 York, PA	67,941	\$236	\$322	90%	\$3,478
377 Youngstown, OH	68,664	\$252	\$369	83%	\$3,675
378 Ypsilanti, MI	40,145	\$122	\$323	78%	\$3,023
379 Yuma, AZ	51,038	\$166	\$362	75%	\$3,258
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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

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.