



# 2024 U.S. Household Bill Pay Report

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doxoINSIGHTS  
Report



A comprehensive market size analysis of the \$3.35 trillion U.S. essential bill pay market – breaking out household spend across the 10 most common bill payment categories.

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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.

# 10M+

Statistically significant, with over 10 million paying consumers.

# 97%

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

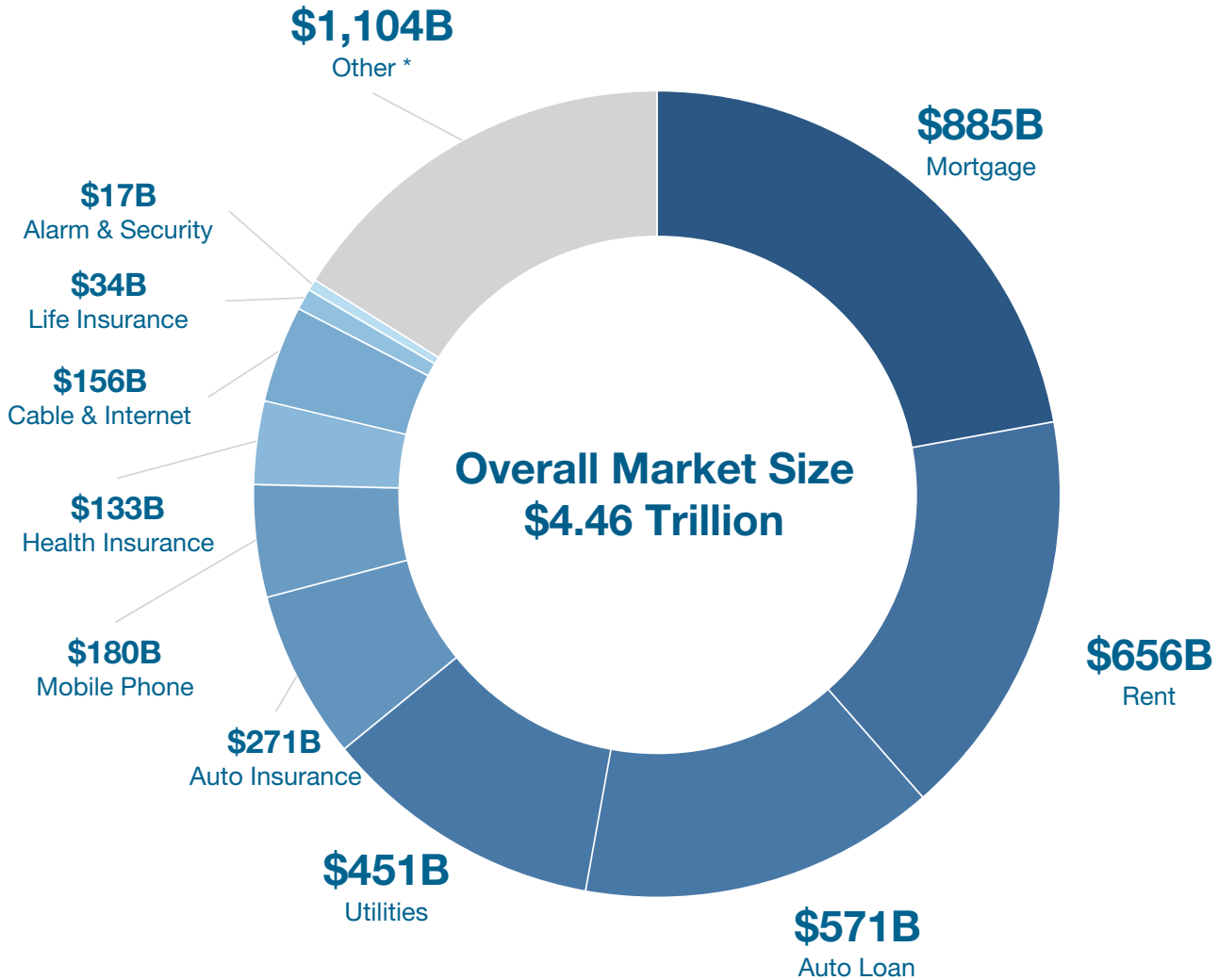
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

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

The findings in the 2024 U.S. Household Bill Pay Report include breakouts by service category, household market penetration for each type of service, and household average spend per month by state.

## Overall Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.46 trillion per year, this report focuses on the ten most common household bills, which amount to \$3.35 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 **\$3.35 Trillion** annually on the ten most common household bills.

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

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

U.S. Households spend **\$3.35** trillion annually on the 10 essential household bills

Annual U.S. Bill Cost in Top 10 Categories	Portion of U.S. Household Spending	Average Annual Cost Per U.S. Household
<b>\$3.35T</b>	<b>21%*</b>	<b>\$25,513</b>

\* Bureau of Economic Analysis, 2023 Personal Consumption Expenditures = \$16.4 trillion.

The average U.S. household spends **\$25,513** annually on the 10 essential household bills

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage	\$1,402	40%	\$6,730
Rent	\$1,300	32%	\$4,992
Auto Loan	\$496	73%	\$4,345
Utilities	\$362	79%	\$3,432
Auto Ins	\$209	82%	\$2,057
Health Insurance	\$114	74%	\$1,012
Cable & Internet	\$122	81%	\$1,186
Mobile Phone	\$121	94%	\$1,365
Alarm & Security	\$85	13%	\$133
Life Insurance	\$87	25%	\$261

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

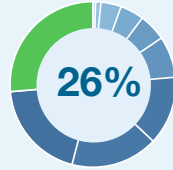
## Mortgage: U.S Market Size & Household Spend

Mortgage Spend \*

**\$885B**



% of Household Bill Pay Expense \*\*



Average Monthly Bill Per Paying Household

**1,402**

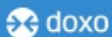
Households with Bill

**40%**

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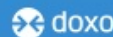
### Average Monthly Bill By State

1	California	\$2,576
2	New Jersey	\$2,460
3	Hawaii	\$2,423
4	Massachusetts	\$2,343
5	New York	\$2,297
6	Connecticut	\$2,099
7	New Hampshire	\$2,052
8	Maryland	\$2,032
9	Washington	\$2,020
10	Colorado	\$1,925
11	Rhode Island	\$1,912
12	Virginia	\$1,887
13	Alaska	\$1,835
14	Texas	\$1,777
15	Illinois	\$1,767
16	Oregon	\$1,746
17	Minnesota	\$1,651
18	Florida	\$1,604
19	Utah	\$1,599
20	Nevada	\$1,586
21	Vermont	\$1,577
22	Delaware	\$1,508
23	Georgia	\$1,499
24	Pennsylvania	\$1,477
25	North Dakota	\$1,471



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26	Montana	\$1,449
27	Arizona	\$1,447
28	Wyoming	\$1,388
29	Nebraska	\$1,375
30	Wisconsin	\$1,371
31	South Dakota	\$1,370
32	Maine	\$1,361
33	North Carolina	\$1,353
34	Kansas	\$1,347
35	Tennessee	\$1,308
36	Michigan	\$1,296
37	Idaho	\$1,266
38	Louisiana	\$1,265
39	Missouri	\$1,255
40	South Carolina	\$1,230
41	Iowa	\$1,216
42	New Mexico	\$1,208
43	Ohio	\$1,188
44	Oklahoma	\$1,144
45	Mississippi	\$1,114
46	Kentucky	\$1,100
47	Indiana	\$1,098
48	Alabama	\$1,053
49	Arkansas	\$1,022
50	West Virginia	\$961



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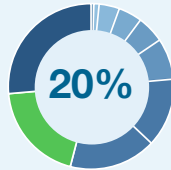
## Rent: U.S Market Size & Household Spend

Rent Spend \*

**\$656B**



% of Household Bill Pay Expense \*\*



Average Monthly Bill Per Paying Household

**\$1,300**

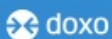
Households with Bill

**32%**

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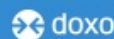
### Average Monthly Bill By State

1	Hawaii	\$1,983
2	California	\$1,927
3	Massachusetts	\$1,684
4	New York	\$1,636
5	New Jersey	\$1,629
6	Washington	\$1,620
7	Maryland	\$1,603
8	Colorado	\$1,580
9	Virginia	\$1,497
10	Florida	\$1,474
11	Connecticut	\$1,450
12	Nevada	\$1,389
13	Oregon	\$1,381
14	Alaska	\$1,371
15	New Hampshire	\$1,365
16	Arizona	\$1,324
17	Utah	\$1,311
18	Texas	\$1,286
19	Delaware	\$1,284
20	Illinois	\$1,254
21	Georgia	\$1,253
22	Rhode Island	\$1,227
23	Vermont	\$1,207
24	Minnesota	\$1,199
25	Pennsylvania	\$1,151



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26	North Carolina	\$1,113
27	South Carolina	\$1,104
28	Idaho	\$1,091
29	Tennessee	\$1,089
30	Maine	\$1,072
31	Michigan	\$1,053
32	Wisconsin	\$1,015
33	Louisiana	\$1,014
34	Montana	\$1,007
35	Kansas	\$1,006
36	Nebraska	\$996
37	New Mexico	\$991
38	Indiana	\$988
39	Missouri	\$978
40	Ohio	\$968
41	Wyoming	\$958
42	Oklahoma	\$951
43	Alabama	\$942
44	Iowa	\$921
45	Kentucky	\$918
46	North Dakota	\$917
47	Mississippi	\$912
48	South Dakota	\$880
49	Arkansas	\$872
50	West Virginia	\$846



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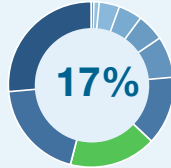
## Auto Loans: U.S Market Size & Household Spend

Auto Loan Spend

**\$571B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$496**

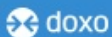
Households with Bill

**73%**

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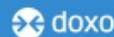
### Average Monthly Bill By State

1	North Dakota	\$595
2	Nevada	\$578
3	California	\$572
4	Utah	\$563
5	Colorado	\$556
6	Texas	\$552
7	New Mexico	\$540
8	New Jersey	\$538
9	Hawaii	\$529
10	Massachusetts	\$527
11	South Dakota	\$526
12	Arizona	\$525
13	Washington	\$524
14	Florida	\$522
15	Louisiana	\$517
16	Wyoming	\$517
17	Georgia	\$516
18	Rhode Island	\$506
19	Virginia	\$504
20	New York	\$504
21	Tennessee	\$503
22	Iowa	\$500
23	Illinois	\$496
24	Montana	\$496
25	Maryland	\$495



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26	Minnesota	\$493
27	Alaska	\$492
28	Idaho	\$491
29	Wisconsin	\$490
30	Oregon	\$486
31	New Hampshire	\$481
32	Alabama	\$480
33	Delaware	\$478
34	Kansas	\$475
35	Connecticut	\$471
36	Mississippi	\$469
37	Maine	\$469
38	North Carolina	\$467
39	Nebraska	\$464
40	West Virginia	\$462
41	Arkansas	\$460
42	South Carolina	\$456
43	Oklahoma	\$454
44	Michigan	\$452
45	Indiana	\$449
46	Vermont	\$439
47	Ohio	\$438
48	Kentucky	\$437
49	Missouri	\$429
50	Pennsylvania	\$422



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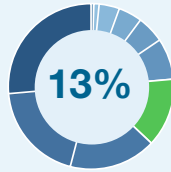
## Utilities: U.S Market Size & Household Spend

Utilities Spend

**\$451B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$362**

Households with Bill

**79%**

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### Average Monthly Bill By State

1	Hawaii	\$634
2	Maine	\$498
3	Connecticut	\$489
4	New Jersey	\$474
5	Massachusetts	\$456
6	Vermont	\$450
7	Alaska	\$438
8	Washington	\$409
9	New York	\$405
10	Alabama	\$402
11	Maryland	\$402
12	Oregon	\$402
13	New Hampshire	\$396
14	California	\$377
15	Ohio	\$376
16	Delaware	\$376
17	Wyoming	\$373
18	Oklahoma	\$373
19	Arizona	\$369
20	Kansas	\$363
21	New Mexico	\$362
22	Wisconsin	\$362
23	Idaho	\$362
24	Nebraska	\$357
25	Pennsylvania	\$351



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26	Kentucky	\$350
27	Arkansas	\$343
28	Florida	\$341
29	Virginia	\$339
30	Iowa	\$334
31	Illinois	\$333
32	Louisiana	\$329
33	Rhode Island	\$328
34	Colorado	\$328
35	Michigan	\$324
36	South Carolina	\$323
37	Montana	\$323
38	Utah	\$315
39	West Virginia	\$312
40	Texas	\$311
41	Missouri	\$307
42	Indiana	\$305
43	Nevada	\$305
44	North Carolina	\$291
45	Minnesota	\$291
46	Tennessee	\$290
47	Georgia	\$289
48	North Dakota	\$287
49	Mississippi	\$266
50	South Dakota	\$262



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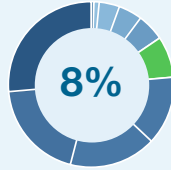
## Auto Insurance: U.S Market Size & Household Spend

Auto Insurance Spend

**\$271B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$209**

Households with Bill

**82%**

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### Average Monthly Bill By State

1	Rhode Island	\$280
2	Maryland	\$264
3	Wyoming	\$257
4	Hawaii	\$252
5	Florida	\$251
6	South Dakota	\$250
7	Alaska	\$233
8	New York	\$232
9	Massachusetts	\$229
10	New Hampshire	\$226
11	Wisconsin	\$224
12	Pennsylvania	\$224
13	Washington	\$224
14	South Carolina	\$220
15	Arizona	\$219
16	Montana	\$219
17	Minnesota	\$217
18	Oregon	\$215
19	Tennessee	\$214
20	Idaho	\$214
21	West Virginia	\$213
22	Utah	\$212
23	Colorado	\$211
24	Connecticut	\$210
25	Nevada	\$208



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26	Georgia	\$208
27	Kentucky	\$204
28	Illinois	\$204
29	New Jersey	\$204
30	Iowa	\$203
31	Louisiana	\$203
32	California	\$203
33	North Dakota	\$201
34	Virginia	\$200
35	Maine	\$195
36	Michigan	\$192
37	New Mexico	\$191
38	Ohio	\$191
39	Indiana	\$189
40	North Carolina	\$189
41	Kansas	\$185
42	Oklahoma	\$183
43	Nebraska	\$182
44	Arkansas	\$182
45	Delaware	\$182
46	Texas	\$176
47	Missouri	\$175
48	Mississippi	\$175
49	Alabama	\$164
50	Vermont	\$162



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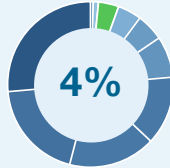
## Health Insurance: U.S Market Size & Household Spend

Health Insurance Spend

**\$133B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$114**

Households with Bill

**74%**

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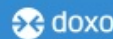
### Average Monthly Bill By State

1	North Dakota	\$208
2	Rhode Island	\$194
3	Iowa	\$168
4	Colorado	\$150
5	Idaho	\$149
6	Minnesota	\$146
7	Oregon	\$135
8	Nevada	\$135
9	Louisiana	\$134
10	Hawaii	\$133
11	West Virginia	\$133
12	Arizona	\$131
13	California	\$129
14	South Dakota	\$129
15	Nebraska	\$128
16	Pennsylvania	\$127
17	Arkansas	\$127
18	Washington	\$127
19	New Hampshire	\$127
20	Maine	\$126
21	Maryland	\$121
22	Massachusetts	\$121
23	Utah	\$118
24	New York	\$118
25	Ohio	\$115



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26	Montana	\$113
27	Missouri	\$112
28	Wyoming	\$105
29	Florida	\$104
30	Michigan	\$104
31	Illinois	\$102
32	Oklahoma	\$99
33	Kentucky	\$98
34	New Mexico	\$97
35	Texas	\$97
36	Mississippi	\$97
37	Tennessee	\$96
38	Alabama	\$96
39	North Carolina	\$89
40	Wisconsin	\$89
41	Kansas	\$88
42	South Carolina	\$87
43	Delaware	\$83
44	Virginia	\$82
45	Indiana	\$81
46	Georgia	\$80
47	New Jersey	\$79
48	Connecticut	\$74
49	Alaska	\$71
50	Vermont	\$53



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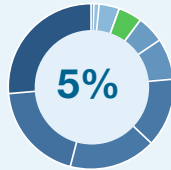
## Cable & Internet: U.S Market Size & Household Spend

Cable & Internet Spend

**\$156B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$122**

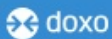
Households with Bill

**81%**

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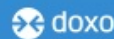
### Average Monthly Bill By State

1	Delaware	\$156
2	New Hampshire	\$153
3	Vermont	\$150
4	Washington	\$139
5	Utah	\$136
6	Montana	\$135
7	Massachusetts	\$134
8	New Jersey	\$134
9	Maryland	\$133
10	Louisiana	\$131
11	Oregon	\$130
12	Colorado	\$127
13	Virginia	\$126
14	Wyoming	\$126
15	Ohio	\$124
16	Texas	\$123
17	Michigan	\$122
18	Illinois	\$122
19	New York	\$122
20	Florida	\$122
21	West Virginia	\$121
22	Tennessee	\$121
23	Arizona	\$121
24	Georgia	\$121
25	Iowa	\$120



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26	Pennsylvania	\$120
27	Alabama	\$120
28	Mississippi	\$119
29	Indiana	\$119
30	South Carolina	\$119
31	Hawaii	\$118
32	Nebraska	\$118
33	Maine	\$118
34	Alaska	\$116
35	New Mexico	\$116
36	Minnesota	\$116
37	Kentucky	\$115
38	California	\$115
39	Connecticut	\$115
40	Missouri	\$114
41	North Carolina	\$113
42	Rhode Island	\$112
43	Nevada	\$111
44	Arkansas	\$111
45	North Dakota	\$111
46	Idaho	\$111
47	Oklahoma	\$108
48	Wisconsin	\$106
49	Kansas	\$106
50	South Dakota	\$95



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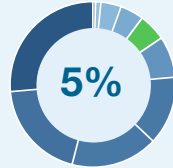
## Mobile Phone: U.S Market Size & Household Spend

Mobile Phone Spend

**\$180B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$121**

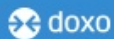
Households with Bill

**94%**

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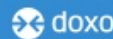
### Average Monthly Bill By State

1	Alaska	\$156
2	Vermont	\$155
3	Delaware	\$149
4	New Hampshire	\$145
5	Connecticut	\$142
6	West Virginia	\$139
7	Washington	\$134
8	Kentucky	\$131
9	New Jersey	\$130
10	Hawaii	\$130
11	Montana	\$129
12	Massachusetts	\$127
13	Alabama	\$126
14	Maryland	\$125
15	Colorado	\$123
16	Virginia	\$122
17	Utah	\$122
18	Mississippi	\$120
19	Michigan	\$120
20	Wyoming	\$119
21	Indiana	\$119
22	Wisconsin	\$119
23	Texas	\$119
24	South Carolina	\$118
25	Maine	\$118



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26	Tennessee	\$118
27	Illinois	\$118
28	Iowa	\$117
29	New York	\$117
30	California	\$117
31	Arkansas	\$117
32	Nevada	\$116
33	Oklahoma	\$115
34	Louisiana	\$114
35	South Dakota	\$114
36	Georgia	\$114
37	New Mexico	\$114
38	Rhode Island	\$113
39	Pennsylvania	\$113
40	Ohio	\$113
41	Kansas	\$112
42	Oregon	\$112
43	Nebraska	\$112
44	Missouri	\$112
45	Minnesota	\$111
46	Florida	\$111
47	North Carolina	\$110
48	Idaho	\$110
49	Arizona	\$108
50	North Dakota	\$91



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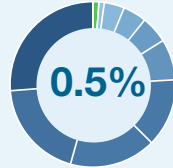
## Alarm & Security: U.S Market Size & Household Spend

Alarm & Security Spend

**\$17B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$85**

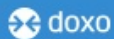
Households with Bill

**13%**

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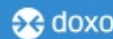
### Average Monthly Bill By State

1	New Jersey	\$111
2	Minnesota	\$108
3	Connecticut	\$105
4	New York	\$99
5	Mississippi	\$99
6	Maryland	\$97
7	Indiana	\$97
8	South Carolina	\$97
9	Pennsylvania	\$94
10	Delaware	\$93
11	Kansas	\$93
12	Missouri	\$93
13	Wisconsin	\$92
14	California	\$91
15	Oregon	\$91
16	Illinois	\$91
17	Virginia	\$91
18	New Mexico	\$91
19	Nevada	\$90
20	Washington	\$89
21	North Carolina	\$88
22	Arizona	\$88
23	Wyoming	\$85
24	South Dakota	\$85
25	Rhode Island	\$85



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26	North Dakota	\$85
27	Montana	\$85
28	Maine	\$85
29	Hawaii	\$85
30	Alaska	\$85
31	Arkansas	\$84
32	Colorado	\$84
33	Michigan	\$83
34	Massachusetts	\$83
35	Kentucky	\$82
36	Iowa	\$82
37	Louisiana	\$81
38	Tennessee	\$80
39	Georgia	\$78
40	Oklahoma	\$78
41	Texas	\$78
42	West Virginia	\$77
43	Florida	\$76
44	Ohio	\$76
45	Nebraska	\$76
46	Utah	\$72
47	Idaho	\$67
48	Alabama	\$66
49	New Hampshire	\$62
50	Vermont	\$39



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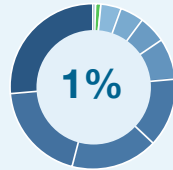
## Life Insurance: U.S Market Size & Household Spend

Life Insurance Spend

**\$34B**



% of Household Bill Pay Expense \*



Average Monthly Bill Per Paying Household

**\$87**

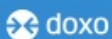
Households with Bill

**25%**

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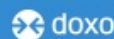
### Average Monthly Bill By State

1	Hawaii	\$144
2	Rhode Island	\$126
3	Idaho	\$125
4	North Dakota	\$113
5	Maine	\$109
6	Florida	\$107
7	Alaska	\$105
8	New Jersey	\$104
9	New York	\$101
10	Colorado	\$100
11	Oregon	\$98
12	California	\$96
13	Minnesota	\$95
14	Wyoming	\$94
15	Utah	\$92
16	Washington	\$92
17	Nebraska	\$91
18	Wisconsin	\$91
19	South Carolina	\$91
20	Arizona	\$89
21	Nevada	\$89
22	Connecticut	\$88
23	Illinois	\$88
24	New Hampshire	\$87
25	Maryland	\$87



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26	Massachusetts	\$85
27	Michigan	\$84
28	Pennsylvania	\$84
29	Iowa	\$81
30	Georgia	\$79
31	South Dakota	\$79
32	Tennessee	\$78
33	Delaware	\$78
34	Indiana	\$77
35	Kansas	\$77
36	Texas	\$75
37	North Carolina	\$75
38	Virginia	\$75
39	Missouri	\$73
40	Ohio	\$72
41	Alabama	\$71
42	Mississippi	\$71
43	Louisiana	\$71
44	Arkansas	\$71
45	Vermont	\$71
46	Kentucky	\$71
47	Montana	\$69
48	New Mexico	\$69
49	West Virginia	\$66
50	Oklahoma	\$65



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## About doxo

doxo delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers. For over 10M consumers, doxo's all-in-one bill pay makes it simple to organize and pay any bill on any device through a secure checkout. For billers, doxo's network-driven platform enables online and mobile payments with a ridiculously simple integration, radically lower costs, and game-changing features that are unavailable with legacy bill pay vendors. For fintech partners, doxo delivers financial innovations to consumers across 97% of US Zip Codes, paying from more than 5,000 financial institutions to over 120,000 billers in 45+ service categories. For employees, doxo is a creative, ever-learning team that is passionate about building fintech tools that dramatically improve the bill pay experience. 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.

To learn more about America's leading bill pay network, visit [doxo.com](https://doxo.com).