

The Bill Pay Economy™

State by State Bill Pay Market 2024
doxoINSIGHTS Report



A state by state look at the \$4.46 trillion U.S. consumer bill pay market, with a specific emphasis on the \$3.35 trillion spent across the 10 most common household bill pay categories.

www.doxo.com/w/insights/

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 97% of 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.

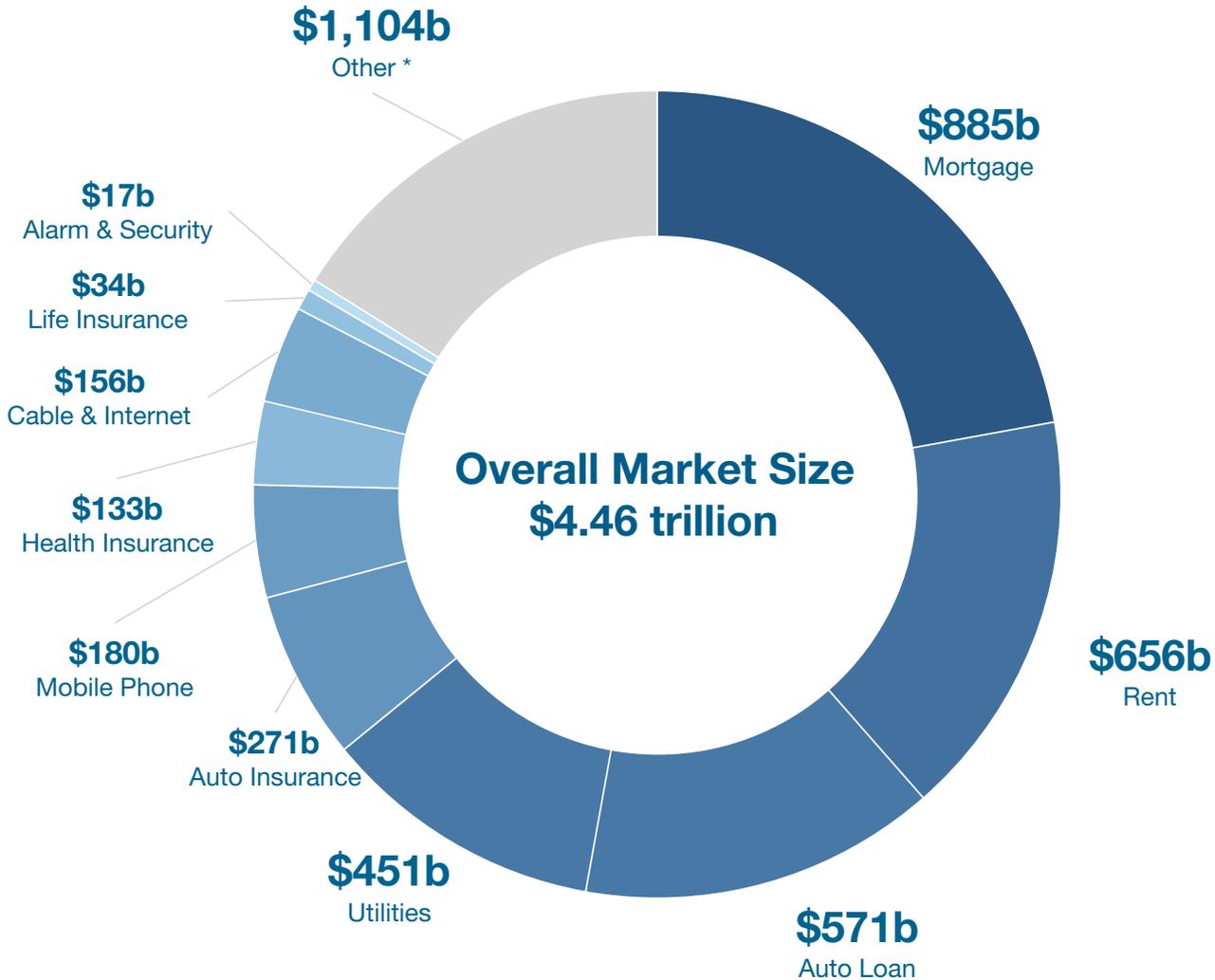
All payment funding sources

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

doxoINSIGHTS provides a comprehensive look into the U.S. Bill Pay Economy, with a deep dive into category size and average spend at the national, state, county and city 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/w/insights/.

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 10 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; 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 credit card payments, 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 are sourced from the U.S. Census Bureau.

US Households spend **\$3.35** trillion annually on 10 bill categories

Annual U.S. Bill Cost in Top 10 Categories	Portion of U.S. Household Spending	Average Monthly Cost Per U.S. Household	Average Annual Cost Per U.S. Household
\$3.35T	21%*	\$2,126	\$25,512

* Bureau of Economic Analysis, 2023 Personal Consumption Expenditures = \$15.5 trillion.

The average U.S. household spends **\$2,046** monthly and **\$25,512** annually on bills

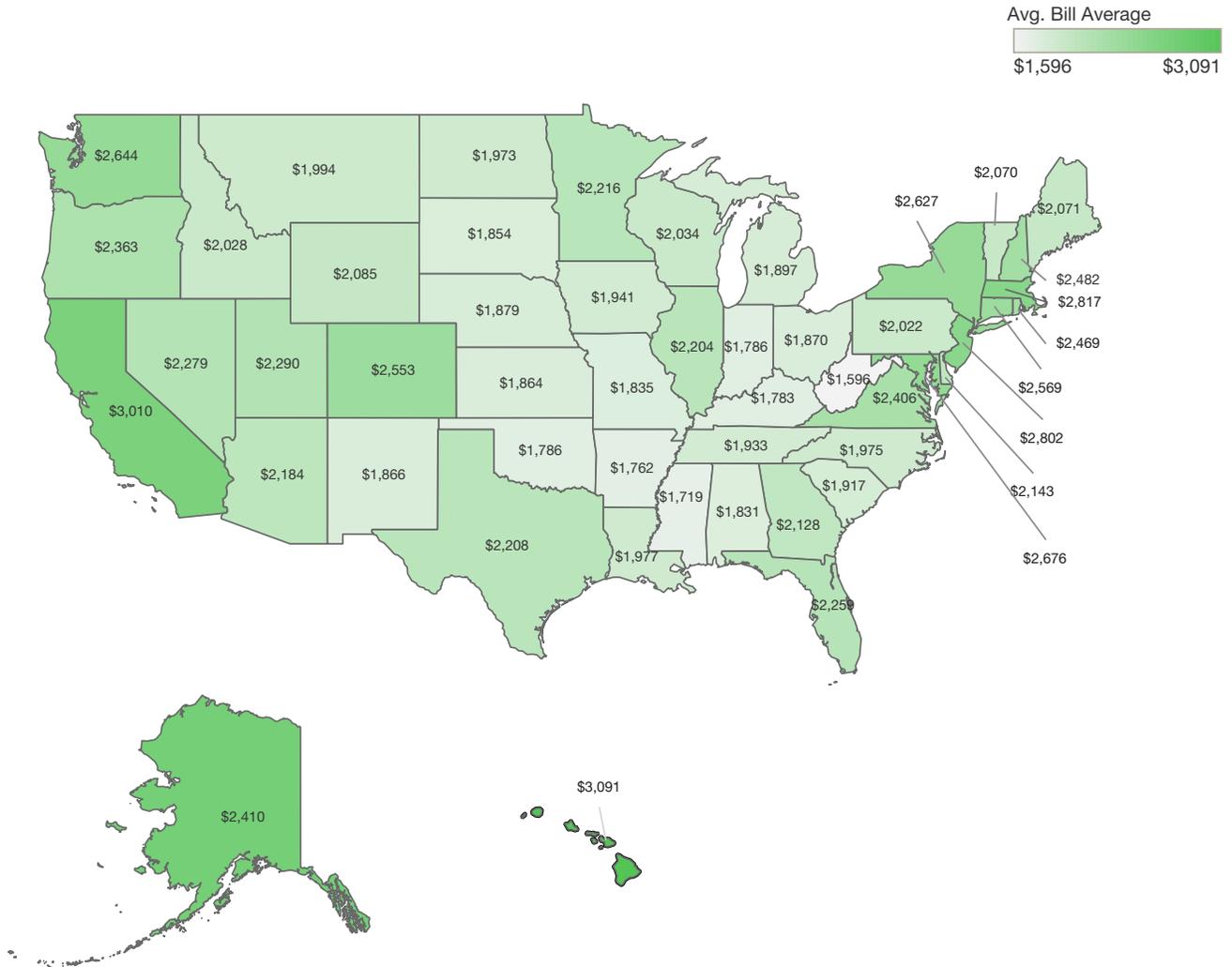
Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage 	\$1,402	40%	\$6,730
Rent 	\$1,300	32%	\$4,992
Auto Loan 	\$496	73%	\$4,345
Utilities 	\$362	79%	\$3,422
Auto Insurance 	\$209	82%	\$2,057
Health Insurance 	\$114	74%	\$1,012
Cable & Internet 	\$122	81%	\$1,176
Mobile Phone 	\$121	94%	\$1,365
Alarm & Security 	\$85	13%	\$133
Life Insurance 	\$87	25%	\$261

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

Bill Pay State Breakdown

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

Hawaiians spend \$3,091 each month on the ten most common household bills, 45% above the national average. At the other end of the spectrum, West Virginians spend \$1,596 each month, 25% below the average nationwide. The most expensive and least expensive states are illustrated below.



States Ranked by Monthly Bill Pay Amount

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

	State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
1	HI	\$3,091	145	39%	▲ 45%
2	CA	\$3,010	142	36%	▲ 42%
3	MA	\$2,817	133	33%	▲ 33%
4	NJ	\$2,802	132	32%	▲ 32%
5	MD	\$2,676	126	32%	▲ 26%
6	WA	\$2,644	124	33%	▲ 24%
7	NY	\$2,627	124	35%	▲ 24%
8	CT	\$2,569	121	31%	▲ 21%
9	CO	\$2,553	120	34%	▲ 20%
10	NH	\$2,482	117	32%	▲ 17%
11	RI	\$2,469	116	35%	▲ 16%
12	AK	\$2,410	113	34%	▲ 13%
13	VA	\$2,406	113	31%	▲ 13%
14	OR	\$2,363	111	36%	▲ 11%
15	UT	\$2,290	108	31%	▲ 8%
16	NV	\$2,279	107	37%	▲ 7%
17	FL	\$2,259	106	38%	▲ 6%
18	MN	\$2,216	104	31%	▲ 4%
19	TX	\$2,208	104	34%	▲ 4%
20	IL	\$2,204	104	32%	▲ 4%
21	AZ	\$2,184	103	35%	▲ 3%
22	DE	\$2,143	101	31%	▲ 1%
23	GA	\$2,128	100	34%	▲ 0%
24	WY	\$2,085	98	34%	▼ 2%
25	ME	\$2,071	97	36%	▼ 3%



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	State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
26	VT	\$2,070	97	33%	▼ 3%
27	WI	\$2,034	96	33%	▼ 4%
28	ID	\$2,028	95	34%	▼ 5%
29	PA	\$2,022	95	32%	▼ 5%
30	MT	\$1,994	94	36%	▼ 6%
31	LA	\$1,977	93	40%	▼ 7%
32	NC	\$1,975	93	34%	▼ 7%
33	ND	\$1,973	93	32%	▼ 7%
34	IA	\$1,941	91	32%	▼ 9%
35	TN	\$1,933	91	35%	▼ 9%
36	SC	\$1,917	90	35%	▼ 10%
37	MI	\$1,897	89	32%	▼ 11%
38	NE	\$1,879	88	30%	▼ 12%
39	OH	\$1,870	88	32%	▼ 12%
40	NM	\$1,866	88	38%	▼ 12%
41	KS	\$1,864	88	31%	▼ 12%
42	SD	\$1,854	87	32%	▼ 13%
43	MO	\$1,835	86	32%	▼ 14%
44	AL	\$1,831	86	36%	▼ 14%
45	IN	\$1,786	84	31%	▼ 16%
46	OK	\$1,786	84	34%	▼ 16%
47	KY	\$1,783	84	35%	▼ 16%
48	AR	\$1,762	83	37%	▼ 17%
49	MS	\$1,719	81	38%	▼ 19%
50	WV	\$1,596	75	35%	▼ 25%



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The Most Expensive States for Household Bills

Top 10 Most Expensive

State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
1  HI	\$3,091	145	39%	▲ 45%
2  CA	\$3,010	142	36%	▲ 42%
3  MA	\$2,817	133	33%	▲ 33%
4  NJ	\$2,802	132	32%	▲ 32%
5  MD	\$2,676	126	32%	▲ 26%



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Top 10 Most Expensive

State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
6  WA	\$2,644	124	33%	▲ 24%
7  NY	\$2,627	124	35%	▲ 24%
8  CT	\$2,569	121	31%	▲ 21%
9  CO	\$2,553	120	34%	▲ 20%
10  NH	\$2,482	117	32%	▲ 17%



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The Least Expensive States for Household Bills

10 Least Expensive

State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
41  KS	\$1,864	88	31%	▼ 12%
42  SD	\$1,854	87	32%	▼ 13%
43  MO	\$1,835	86	32%	▼ 14%
44  AL	\$1,831	86	36%	▼ 14%
45  IN	\$1,786	84	31%	▼ 16%

10 Least Expensive

State	Average Spent/Month	Cost of Bills Index (COBI)	% HH Income	% +/- than National Avg.
46  OK	\$1,786	84	34%	▼ 16%
47  KY	\$1,783	84	35%	▼ 16%
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49  MS	\$1,719	81	38%	▼ 19%
50  WV	\$1,596	75	35%	▼ 25%



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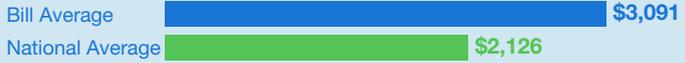
Avg. Monthly Bills for Cities in Hawaii

1	Kailua	\$3,920
2	Ewa Beach	\$3,725
3	Wahiawa	\$3,644
4	Kapolei	\$3,613
5	Lahaina	\$3,453
6	Waipahu	\$3,428
7	Kaneohe	\$3,343
8	Mililani	\$3,160
9	Pearl City	\$3,103
10	Waianae	\$3,094
11	Kihei	\$3,060
12	Aiea	\$3,012
13	Honolulu	\$2,965
14	Kamuela	\$2,916
15	Wailuku	\$2,912
16	Lihue	\$2,887
17	Kailua Kona	\$2,850
18	Kapaa	\$2,803
19	Makawao	\$2,752
20	Kahului	\$2,744
21	Keaau	\$2,278
22	Hilo	\$2,277
23	Pahoa	\$1,886

Average Monthly Bills

National Rank 1 out of 50

Avg. bill costs: **\$3,091 per month**
 Cost of Bills Index (COBI): 145
 39% of Household Income
 45% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$2,423	40%
Rent	\$1,983	36%
Auto Loan	\$529	79%
Utilities	\$634	63%
Auto Ins	\$252	83%
Mobile Phone	\$130	94%
Cable And Internet	\$118	78%
Health Ins	\$133	85%
Alarm And Security	\$85	10%
Life Ins	\$144	31%

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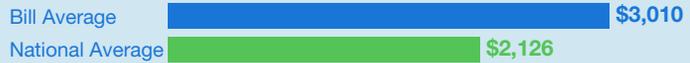


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Average Monthly Bills

National Rank **2** out of 50

Avg. bill costs: **\$3,010 per month**
 Cost of Bills Index (COBI): **142**
36% of Household Income
42% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in California

1	Porter Ranch	\$4,878
2	Danville	\$4,580
3	Hermosa Beach	\$4,454
4	Ladera Ranch	\$4,449
5	Marina Del Rey	\$4,443
6	Windsor	\$4,379
7	Redwood City	\$4,351
8	Playa Vista	\$4,343
9	Dublin	\$4,277
10	Pleasanton	\$4,259
11	San Ramon	\$4,253
12	Trabuco Canyon	\$4,159
13	Menlo Park	\$4,155
14	Arcadia	\$4,140
15	Calabasas	\$4,122
16	Livermore	\$4,118
17	Mountain View	\$4,103
18	Playa Del Rey	\$4,074
19	Stevenson Ranch	\$4,066
20	Pacific Palisades	\$4,032
21	Mill Valley	\$4,029
22	Lafayette	\$4,021
23	Manhattan Beach	\$4,018
24	Belmont	\$4,007
25	San Mateo	\$3,998

Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$2,576	38%
Rent	\$1,926	43%
Auto Loan	\$571	71%
Utilities	\$377	76%
Auto Ins	\$202	78%
Mobile Phone	\$117	98%
Cable And Internet	\$115	84%
Health Ins	\$129	79%
Alarm And Security	\$91	13%
Life Ins	\$96	27%

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Massachusetts

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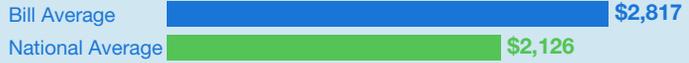
Avg. Monthly Bills for Top 25 Most Expensive Cities in Massachusetts

1	Brookline	\$3,849
2	Nantucket	\$3,848
3	Sudbury	\$3,824
4	Hingham	\$3,818
5	North Andover	\$3,807
6	Lynnfield	\$3,747
7	Cambridge	\$3,715
8	Needham	\$3,711
9	Scituate	\$3,682
10	Lexington	\$3,677
11	Wellesley Hills	\$3,656
12	Hopkinton	\$3,652
13	Milton	\$3,609
14	Belmont	\$3,609
15	Wakefield	\$3,598
16	Andover	\$3,590
17	Dedham	\$3,579
18	Winchester	\$3,507
19	Swampscott	\$3,500
20	Duxbury	\$3,491
21	Westford	\$3,487
22	Sharon	\$3,469
23	Wayland	\$3,468
24	Concord	\$3,451
25	Edgartown	\$3,448

Average Monthly Bills

National Rank **3** out of 50

Avg. bill costs: **\$2,817 per month**
 Cost of Bills Index (COBI): **133**
33% of Household Income
33% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,343	42%
Rent	\$1,683	36%
Auto Loan	\$526	74%
Utilities	\$456	67%
Auto Ins	\$228	82%
Mobile Phone	\$127	91%
Cable And Internet	\$133	70%
Health Ins	\$120	86%
Alarm And Security	\$83	15%
Life Ins	\$85	21%

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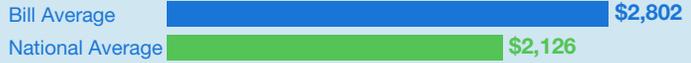


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Average Monthly Bills

National Rank 4 out of 50

Avg. bill costs: **\$2,802 per month**
 Cost of Bills Index (COBI): **132**
32% of Household Income
32% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in New Jersey

1	Princeton	\$4,530
2	Hoboken	\$3,911
3	Princeton Junction	\$3,845
4	South Orange	\$3,813
5	Madison	\$3,809
6	Chatham	\$3,767
7	Maplewood	\$3,732
8	Westfield	\$3,703
9	Ridgewood	\$3,681
10	Livingston	\$3,676
11	Tenafly	\$3,638
12	Summit	\$3,630
13	Edgewater	\$3,611
14	Morganville	\$3,606
15	Montclair	\$3,567
16	Basking Ridge	\$3,558
17	Scotch Plains	\$3,543
18	Sparta	\$3,523
19	Westwood	\$3,498
20	Bayville	\$3,498
21	Robbinsville	\$3,451
22	West Orange	\$3,447
23	Wyckoff	\$3,439
24	Holmdel	\$3,434
25	Weehawken	\$3,433

Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$2,460	41%
Rent	\$1,628	35%
Auto Loan	\$537	73%
Utilities	\$474	72%
Auto Ins	\$203	84%
Mobile Phone	\$130	91%
Cable And Internet	\$133	66%
Health Ins	\$79	81%
Alarm And Security	\$111	17%
Life Ins	\$104	28%

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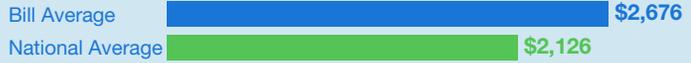


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Average Monthly Bills

National Rank 5 out of 50

Avg. bill costs: **\$2,676 per month**
 Cost of Bills Index (COBI): **126**
32% of Household Income
26% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Maryland

1	Potomac	\$3,932
2	Bethesda	\$3,737
3	Ellicott City	\$3,563
4	Chevy Chase	\$3,535
5	Gambrills	\$3,496
6	Clarksburg	\$3,456
7	Kensington	\$3,446
8	Bowie	\$3,424
9	Brandywine	\$3,352
10	Odenton	\$3,333
11	Severna Park	\$3,324
12	Huntingtown	\$3,302
13	Arnold	\$3,272
14	Hanover	\$3,159
15	Olney	\$3,127
16	Silver Spring	\$3,111
17	Columbia	\$3,105
18	Upper Marlboro	\$3,090
19	Derwood	\$3,082
20	Gaithersburg	\$3,057
21	Hyattsville	\$3,022
22	Burtonsville	\$2,999
23	Crofton	\$2,994
24	Rockville	\$2,991
25	Elkridge	\$2,985

Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$2,032	48%
Rent	\$1,602	31%
Auto Loan	\$495	74%
Utilities	\$402	71%
Auto Ins	\$263	85%
Mobile Phone	\$124	90%
Cable And Internet	\$132	63%
Health Ins	\$120	76%
Alarm And Security	\$97	18%
Life Ins	\$87	26%

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Washington

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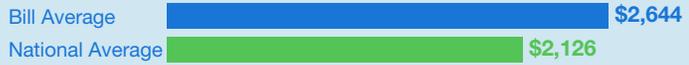
Avg. Monthly Bills for Top 25 Most Expensive Cities in Washington

1	Sammamish	\$4,035
2	Snoqualmie	\$4,009
3	Woodinville	\$3,678
4	Redmond	\$3,610
5	Bothell	\$3,593
6	Issaquah	\$3,560
7	Kirkland	\$3,556
8	Maple Valley	\$3,550
9	Mercer Island	\$3,515
10	Bellevue	\$3,398
11	Kent	\$3,363
12	North Bend	\$3,363
13	Kenmore	\$3,246
14	Renton	\$3,233
15	Gig Harbor	\$3,196
16	Snohomish	\$3,158
17	Bonney Lake	\$3,095
18	Bainbridge Island	\$3,064
19	Seattle	\$3,049
20	Monroe	\$3,045
21	Auburn	\$3,001
22	Olympia	\$2,967
23	Mukilteo	\$2,940
24	Orting	\$2,928
25	Vashon	\$2,851

Average Monthly Bills

National Rank **6** out of 50

Avg. bill costs: **\$2,644 per month**
 Cost of Bills Index (COBI): **124**
33% of Household Income
24% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,020	43%
Rent	\$1,620	35%
Auto Loan	\$524	63%
Utilities	\$409	82%
Auto Ins	\$223	83%
Mobile Phone	\$133	90%
Cable And Internet	\$138	68%
Health Ins	\$127	83%
Alarm And Security	\$89	14%
Life Ins	\$92	26%

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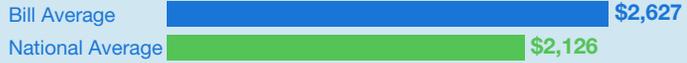
Avg. Monthly Bills for Top 25 Most Expensive Cities in New York

1	Long Island City	\$3,892
2	Rye	\$3,839
3	Merrick	\$3,788
4	Syosset	\$3,782
5	Scarsdale	\$3,747
6	Garden City	\$3,714
7	New York	\$3,639
8	West Islip	\$3,571
9	Huntington	\$3,550
10	Port Washington	\$3,547
11	Bellmore	\$3,544
12	Commack	\$3,542
13	Baldwin	\$3,538
14	East Hampton	\$3,533
15	Rosedale	\$3,530
16	Northport	\$3,507
17	Uniondale	\$3,492
18	Freeport	\$3,486
19	New City	\$3,467
20	Larchmont	\$3,460
21	East Setauket	\$3,442
22	New Hyde Park	\$3,440
23	Levittown	\$3,434
24	Port Chester	\$3,429
25	Southampton	\$3,422

Average Monthly Bills

National Rank 7 out of 50

Avg. bill costs: **\$2,627 per month**
 Cost of Bills Index (COBI): **124**
35% of Household Income
24% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,297	32%
Rent	\$1,636	44%
Auto Loan	\$503	77%
Utilities	\$405	67%
Auto Ins	\$232	79%
Mobile Phone	\$117	92%
Cable And Internet	\$121	73%
Health Ins	\$118	75%
Alarm And Security	\$99	11%
Life Ins	\$101	33%

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Average Monthly Bills

National Rank 8 out of 50

Avg. bill costs: **\$2,569 per month**
 Cost of Bills Index (COBI): **121**
31% of Household Income
21% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Connecticut

1	Wilton	\$3,733
2	New Canaan	\$3,731
3	Ridgefield	\$3,702
4	Westport	\$3,652
5	Fairfield	\$3,604
6	Darien	\$3,599
7	Greenwich	\$3,514
8	Newtown	\$3,230
9	Monroe	\$3,215
10	Trumbull	\$3,126
11	Orange	\$3,066
12	Stamford	\$3,064
13	Madison	\$3,060
14	Norwalk	\$3,058
15	Bethel	\$2,906
16	Southington	\$2,782
17	New Fairfield	\$2,773
18	Avon	\$2,755
19	Guilford	\$2,734
20	North Haven	\$2,706
21	Shelton	\$2,692
22	West Hartford	\$2,681
23	Oxford	\$2,673
24	Colchester	\$2,661
25	Brookfield	\$2,657

Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$2,099	44%
Rent	\$1,450	33%
Auto Loan	\$470	71%
Utilities	\$489	70%
Auto Ins	\$210	80%
Mobile Phone	\$141	91%
Cable And Internet	\$115	82%
Health Ins	\$73	76%
Alarm And Security	\$105	16%
Life Ins	\$88	29%

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Colorado

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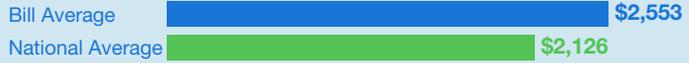
Avg. Monthly Bills for Top 25 Most Expensive Cities in Colorado

1	Avon	\$3,339
2	Erie	\$3,250
3	Parker	\$3,144
4	Carbondale	\$3,109
5	Louisville	\$3,097
6	Thornton	\$3,068
7	Evergreen	\$3,029
8	Elizabeth	\$3,025
9	Arvada	\$3,014
10	Englewood	\$2,991
11	Lone Tree	\$2,989
12	Frisco	\$2,955
13	Monument	\$2,944
14	Windsor	\$2,928
15	Edwards	\$2,916
16	Castle Rock	\$2,911
17	Littleton	\$2,907
18	Glenwood Springs	\$2,870
19	Steamboat Springs	\$2,857
20	Boulder	\$2,831
21	Johnstown	\$2,827
22	Breckenridge	\$2,807
23	Commerce City	\$2,779
24	Broomfield	\$2,775
25	Brighton	\$2,746

Average Monthly Bills

National Rank 9 out of 50

Avg. bill costs: **\$2,553 per month**
 Cost of Bills Index (COBI): **120**
34% of Household Income
20% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,925	46%
Rent	\$1,580	33%
Auto Loan	\$555	67%
Utilities	\$328	73%
Auto Ins	\$210	85%
Mobile Phone	\$122	95%
Cable And Internet	\$126	77%
Health Ins	\$149	71%
Alarm And Security	\$84	14%
Life Ins	\$100	23%

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New Hampshire

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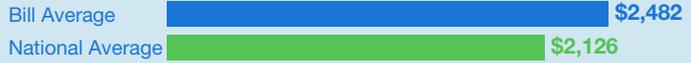
Avg. Monthly Bills for Top 25 Most Expensive Cities in New Hampshire

1	Bedford	\$3,462
2	Windham	\$3,163
3	Milford	\$3,098
4	Pelham	\$3,044
5	Londonderry	\$2,847
6	Merrimack	\$2,846
7	Goffstown	\$2,845
8	Hudson	\$2,825
9	Salem	\$2,808
10	Portsmouth	\$2,802
11	Dover	\$2,739
12	Hampton	\$2,708
13	Derry	\$2,685
14	Concord	\$2,657
15	Somersworth	\$2,647
16	Nashua	\$2,636
17	Exeter	\$2,631
18	Manchester	\$2,588
19	Hooksett	\$2,573
20	Lebanon	\$2,461
21	Moultonborough	\$2,188
22	Laconia	\$2,166
23	Gilford	\$2,149
24	Meredith	\$2,077
25	Keene	\$2,039

Average Monthly Bills

National Rank 10 out of 50

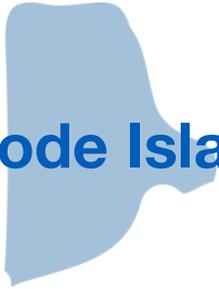
Avg. bill costs: **\$2,482 per month**
 Cost of Bills Index (COBI): 117
 32% of Household Income
 17% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,052	46%
Rent	\$1,364	27%
Auto Loan	\$481	79%
Utilities	\$396	56%
Auto Ins	\$225	85%
Mobile Phone	\$144	91%
Cable And Internet	\$152	84%
Health Ins	\$126	72%
Alarm And Security	\$62	13%
Life Ins	\$87	19%

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Rhode Island

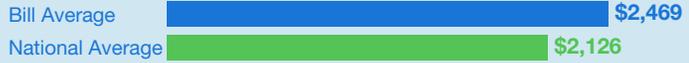


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Average Monthly Bills

National Rank **11** out of 50

Avg. bill costs: **\$2,469 per month**
 Cost of Bills Index (COBI): **116**
35% of Household Income
16% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Rhode Island

1	Barrington	\$3,053
2	East Greenwich	\$3,003
3	Portsmouth	\$2,881
4	Lincoln	\$2,811
5	Middletown	\$2,716
6	Newport	\$2,628
7	Cumberland	\$2,600
8	Warwick	\$2,565
9	Providence	\$2,564
10	Wakefield	\$2,557
11	Bristol	\$2,526
12	North Providence	\$2,484
13	North Kingstown	\$2,476
14	Narragansett	\$2,448
15	West Warwick	\$2,418
16	Smithfield	\$2,400
17	Coventry	\$2,393
18	Johnston	\$2,392
19	Riverside	\$2,379
20	Cranston	\$2,368
21	East Providence	\$2,357
22	Woonsocket	\$2,336
23	Pawtucket	\$2,318
24	Westerly	\$2,311
25	Warren	\$2,281

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,912	42%
Rent	\$1,226	36%
Auto Loan	\$505	77%
Utilities	\$328	78%
Auto Ins	\$279	81%
Mobile Phone	\$113	90%
Cable And Internet	\$111	50%
Health Ins	\$193	75%
Alarm And Security	\$85	12%
Life Ins	\$126	31%

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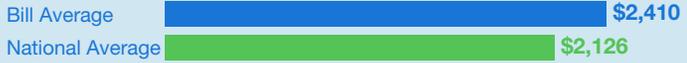


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Average Monthly Bills

National Rank **12** out of 50

Avg. bill costs: **\$2,410 per month**
 Cost of Bills Index (COBI): **113**
34% of Household Income
13% Above National Average



Avg. Monthly Bills for Cities in Alaska

1	Kodiak	\$2,616
2	Eagle River	\$2,602
3	Ketchikan	\$2,592
4	Juneau	\$2,567
5	Fairbanks	\$2,454
6	North Pole	\$2,448
7	Wasilla	\$2,437
8	Anchorage	\$2,415
9	Palmer	\$2,259
10	Kenai	\$2,173
11	Homer	\$2,147
12	Soldotna	\$1,989

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,835	40%
Rent	\$1,370	31%
Auto Loan	\$492	89%
Utilities	\$438	71%
Auto Ins	\$233	82%
Mobile Phone	\$155	84%
Cable And Internet	\$116	73%
Health Ins	\$70	74%
Alarm And Security	\$85	13%
Life Ins	\$105	30%

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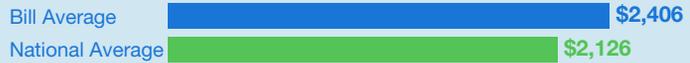
Avg. Monthly Bills for Top 25 Most Expensive Cities in Virginia

1	Fairfax Station	\$3,947
2	Oakton	\$3,886
3	Aldie	\$3,824
4	Great Falls	\$3,706
5	Clifton	\$3,694
6	Mc Lean	\$3,685
7	Vienna	\$3,670
8	Purcellville	\$3,629
9	Herndon	\$3,616
10	Chantilly	\$3,533
11	Lorton	\$3,521
12	Ashburn	\$3,503
13	Leesburg	\$3,482
14	Bristow	\$3,422
15	Centreville	\$3,344
16	Haymarket	\$3,330
17	Alexandria	\$3,269
18	Dumfries	\$3,260
19	Fairfax	\$3,229
20	Arlington	\$3,184
21	Gainesville	\$3,178
22	Sterling	\$3,176
23	Reston	\$3,163
24	Burke	\$3,131
25	Springfield	\$3,114

Average Monthly Bills

National Rank 13 out of 50

Avg. bill costs: **\$2,406 per month**
 Cost of Bills Index (COBI): 113
 31% of Household Income
 13% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,887	45%
Rent	\$1,497	32%
Auto Loan	\$503	71%
Utilities	\$339	78%
Auto Ins	\$199	83%
Mobile Phone	\$122	91%
Cable And Internet	\$126	65%
Health Ins	\$81	79%
Alarm And Security	\$91	14%
Life Ins	\$75	26%

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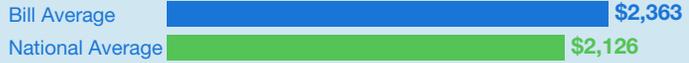
Avg. Monthly Bills for Top 25 Most Expensive Cities in Oregon

1	West Linn	\$3,103
2	Lake Oswego	\$3,095
3	Sherwood	\$2,843
4	Portland	\$2,758
5	Beaverton	\$2,726
6	Wilsonville	\$2,696
7	Happy Valley	\$2,651
8	Corvallis	\$2,613
9	Hood River	\$2,602
10	Molalla	\$2,602
11	Gresham	\$2,602
12	Oregon City	\$2,573
13	Tualatin	\$2,568
14	Gladstone	\$2,565
15	Sandy	\$2,544
16	Silverton	\$2,530
17	Hillsboro	\$2,520
18	Newberg	\$2,508
19	Bend	\$2,506
20	Grants Pass	\$2,466
21	Woodburn	\$2,433
22	Clackamas	\$2,425
23	Troutdale	\$2,396
24	Salem	\$2,381
25	Redmond	\$2,340

Average Monthly Bills

National Rank 14 out of 50

Avg. bill costs: **\$2,363 per month**
 Cost of Bills Index (COBI): 111
 36% of Household Income
 11% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,746	41%
Rent	\$1,380	35%
Auto Loan	\$486	69%
Utilities	\$402	77%
Auto Ins	\$215	83%
Mobile Phone	\$112	93%
Cable And Internet	\$129	78%
Health Ins	\$135	73%
Alarm And Security	\$91	13%
Life Ins	\$98	25%

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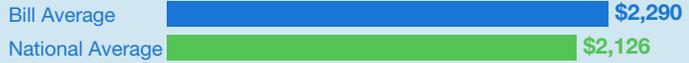


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Average Monthly Bills

National Rank **15** out of 50

Avg. bill costs: **\$2,290 per month**
 Cost of Bills Index (COBI): **108**
31% of Household Income
8% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Utah

1	Park City	\$2,936
2	Orem	\$2,877
3	Saratoga Springs	\$2,841
4	Draper	\$2,800
5	Vineyard	\$2,784
6	Lehi	\$2,767
7	South Jordan	\$2,761
8	North Salt Lake	\$2,715
9	Kaysville	\$2,697
10	Riverton	\$2,662
11	American Fork	\$2,647
12	Syracuse	\$2,638
13	Farmington	\$2,632
14	Eagle Mountain	\$2,626
15	Herriman	\$2,575
16	Heber City	\$2,564
17	Layton	\$2,543
18	Pleasant Grove	\$2,508
19	Bountiful	\$2,507
20	Woods Cross	\$2,463
21	Sandy	\$2,458
22	West Jordan	\$2,454
23	Provo	\$2,429
24	Hurricane	\$2,416
25	Midvale	\$2,332

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,599	49%
Rent	\$1,311	28%
Auto Loan	\$563	72%
Utilities	\$315	87%
Auto Ins	\$211	79%
Mobile Phone	\$122	92%
Cable And Internet	\$136	68%
Health Ins	\$118	53%
Alarm And Security	\$72	11%
Life Ins	\$92	18%

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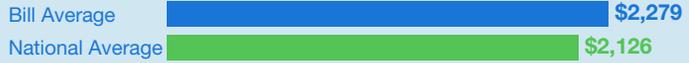


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Average Monthly Bills

National Rank **16** out of 50

Avg. bill costs: **\$2,279 per month**
 Cost of Bills Index (COBI): **107**
37% of Household Income
7% Above National Average



Avg. Monthly Bills for Cities in Nevada

1	Incline Village	\$2,974
2	Sparks	\$2,785
3	Fernley	\$2,687
4	Elko	\$2,603
5	Dayton	\$2,426
6	Las Vegas	\$2,407
7	Spring Creek	\$2,405
8	Henderson	\$2,291
9	Reno	\$2,284
10	Gardnerville	\$2,251
11	Boulder City	\$2,159
12	North Las Vegas	\$2,089
13	Carson City	\$2,030
14	Sun Valley	\$2,002
15	Fallon	\$1,983
16	Winnemucca	\$1,938
17	Mesquite	\$1,884
18	Laughlin	\$1,840
19	Pahrump	\$1,632

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,586	39%
Rent	\$1,388	40%
Auto Loan	\$578	67%
Utilities	\$305	81%
Auto Ins	\$208	78%
Mobile Phone	\$115	95%
Cable And Internet	\$111	85%
Health Ins	\$134	56%
Alarm And Security	\$90	11%
Life Ins	\$89	21%

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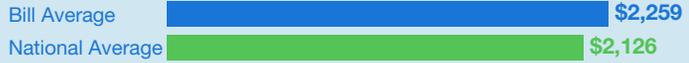


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Average Monthly Bills

National Rank 17 out of 50

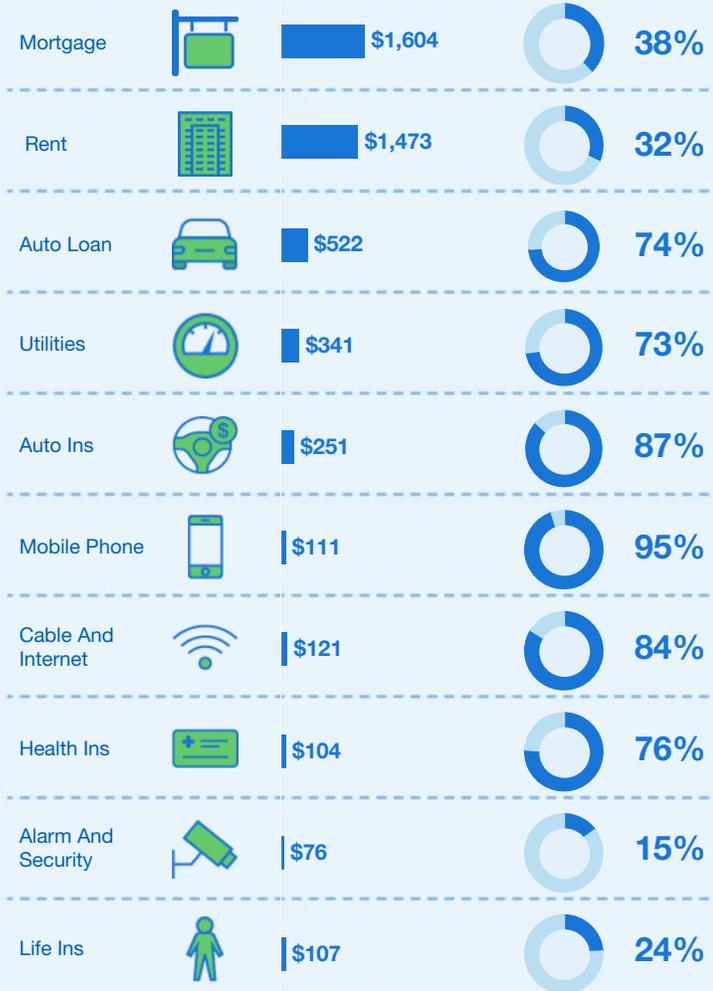
Avg. bill costs: **\$2,259 per month**
 Cost of Bills Index (COBI): **\$106**
38% of Household Income
6% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Florida

1	Key Biscayne	\$3,670
2	Loxahatchee	\$3,606
3	Ponte Vedra	\$3,268
4	Inlet Beach	\$3,249
5	Oviedo	\$3,075
6	Pembroke Pines	\$3,066
7	Windermere	\$3,027
8	Boca Raton	\$2,974
9	Santa Rosa Beach	\$2,943
10	Lake Worth	\$2,929
11	Lithia	\$2,925
12	Miami Beach	\$2,875
13	Wellington	\$2,870
14	Miami	\$2,867
15	Saint Johns	\$2,855
16	Key West	\$2,798
17	Ponte Vedra Beach	\$2,788
18	Jacksonville Beach	\$2,732
19	Homestead	\$2,727
20	Odessa	\$2,714
21	Fleming Island	\$2,693
22	Destin	\$2,690
23	Marathon	\$2,690
24	Winter Garden	\$2,680
25	Sanibel	\$2,674

Bill Category	Average Monthly Bill	% of Households with Bill
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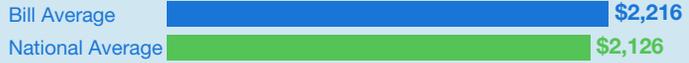


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Average Monthly Bills

National Rank **18** out of 50

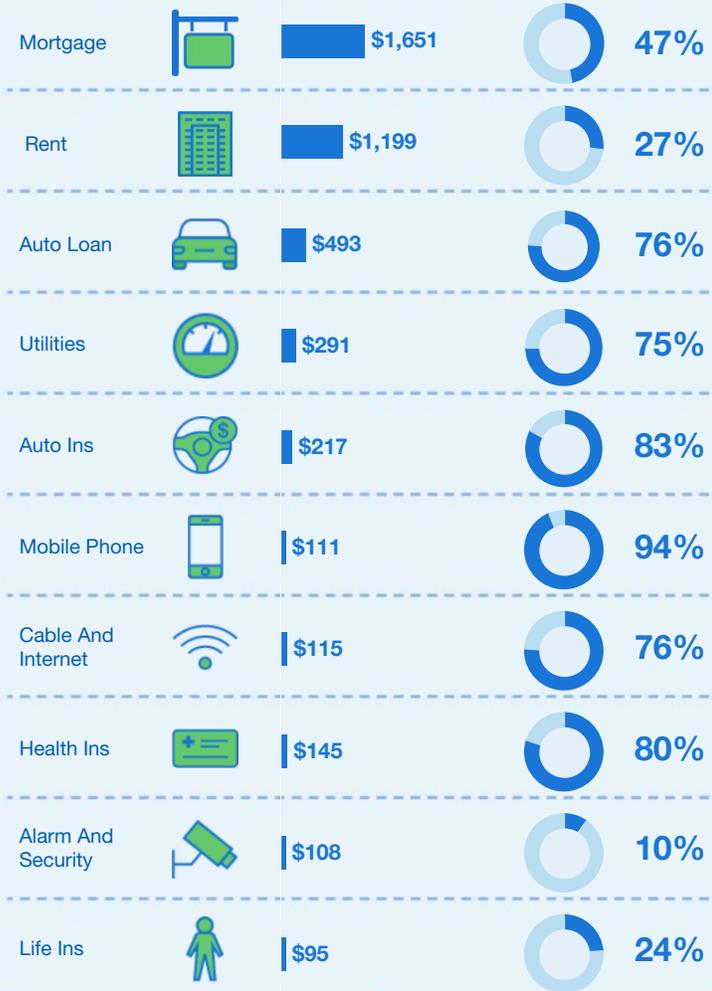
Avg. bill costs: **\$2,216 per month**
 Cost of Bills Index (COBI): **104**
31% of Household Income
4% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Minnesota

1	Excelsior	\$3,094
2	Lakeville	\$3,093
3	Wayzata	\$3,054
4	Stillwater	\$2,843
5	Shakopee	\$2,778
6	Rogers	\$2,769
7	Prior Lake	\$2,750
8	Chanhassen	\$2,731
9	Minnetonka	\$2,700
10	Savage	\$2,669
11	Waconia	\$2,619
12	Andover	\$2,618
13	Mound	\$2,615
14	Hugo	\$2,611
15	Chaska	\$2,602
16	Maple Grove	\$2,563
17	Eden Prairie	\$2,526
18	Farmington	\$2,464
19	Osseo	\$2,423
20	Mankato	\$2,412
21	Circle Pines	\$2,410
22	Elk River	\$2,408
23	Saint Michael	\$2,384
24	Inver Grove Heights	\$2,377
25	Cottage Grove	\$2,371

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------



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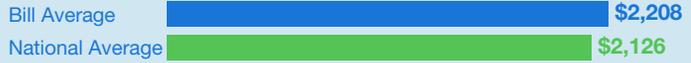


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Average Monthly Bills

National Rank **19** out of 50

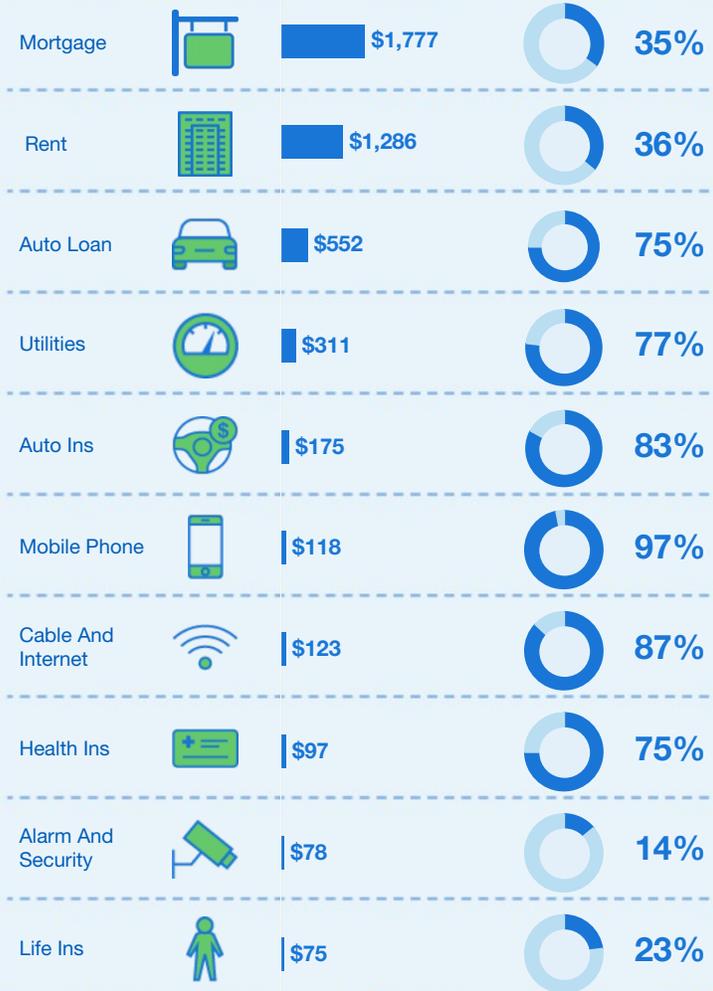
Avg. bill costs: **\$2,208 per month**
 Cost of Bills Index (COBI): **104**
34% of Household Income
4% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Texas

1	Southlake	\$3,679
2	Prosper	\$3,645
3	Allen	\$3,637
4	Humble	\$3,537
5	Colleyville	\$3,468
6	Fulshear	\$3,389
7	Argyle	\$3,196
8	Celina	\$3,195
9	Bellaire	\$3,190
10	Roanoke	\$3,126
11	Flower Mound	\$3,115
12	Melissa	\$3,101
13	Richardson	\$3,022
14	New Braunfels	\$2,990
15	Coppell	\$2,978
16	Little Elm	\$2,939
17	Frisco	\$2,939
18	Pflugerville	\$2,916
19	Grapevine	\$2,893
20	Aledo	\$2,883
21	Irving	\$2,878
22	Helotes	\$2,866
23	Round Rock	\$2,862
24	Boerne	\$2,856
25	Justin	\$2,854

Bill Category	Average Monthly Bill	% of Households with Bill
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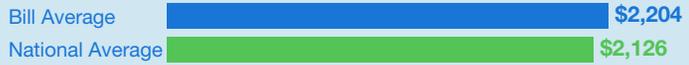
Avg. Monthly Bills for Top 25 Most Expensive Cities in Illinois

1	Hinsdale	\$3,551
2	Winnetka	\$3,541
3	Deerfield	\$3,464
4	Barrington	\$3,355
5	Wilmette	\$3,318
6	Highland Park	\$3,314
7	Lake Zurich	\$3,271
8	Lake Forest	\$3,255
9	Yorkville	\$3,020
10	Mokena	\$2,977
11	Libertyville	\$2,946
12	Saint Charles	\$2,930
13	Glen Ellyn	\$2,919
14	Evanston	\$2,917
15	Hoffman Estates	\$2,913
16	Geneva	\$2,897
17	Elmhurst	\$2,888
18	Northbrook	\$2,854
19	Naperville	\$2,845
20	Glenview	\$2,793
21	Oak Park	\$2,781
22	Buffalo Grove	\$2,773
23	Elk Grove Village	\$2,756
24	Frankfort	\$2,741
25	Park Ridge	\$2,732

Average Monthly Bills

National Rank 20 out of 50

Avg. bill costs: **\$2,204 per month**
 Cost of Bills Index (COBI): **104**
32% of Household Income
4% Above National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,767	41%
Rent	\$1,253	32%
Auto Loan	\$496	63%
Utilities	\$333	76%
Auto Ins	\$203	81%
Mobile Phone	\$117	96%
Cable And Internet	\$122	83%
Health Ins	\$101	89%
Alarm And Security	\$91	17%
Life Ins	\$88	31%

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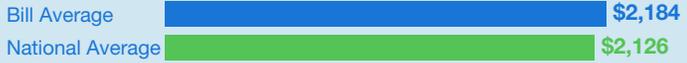


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Average Monthly Bills

National Rank **21** out of 50

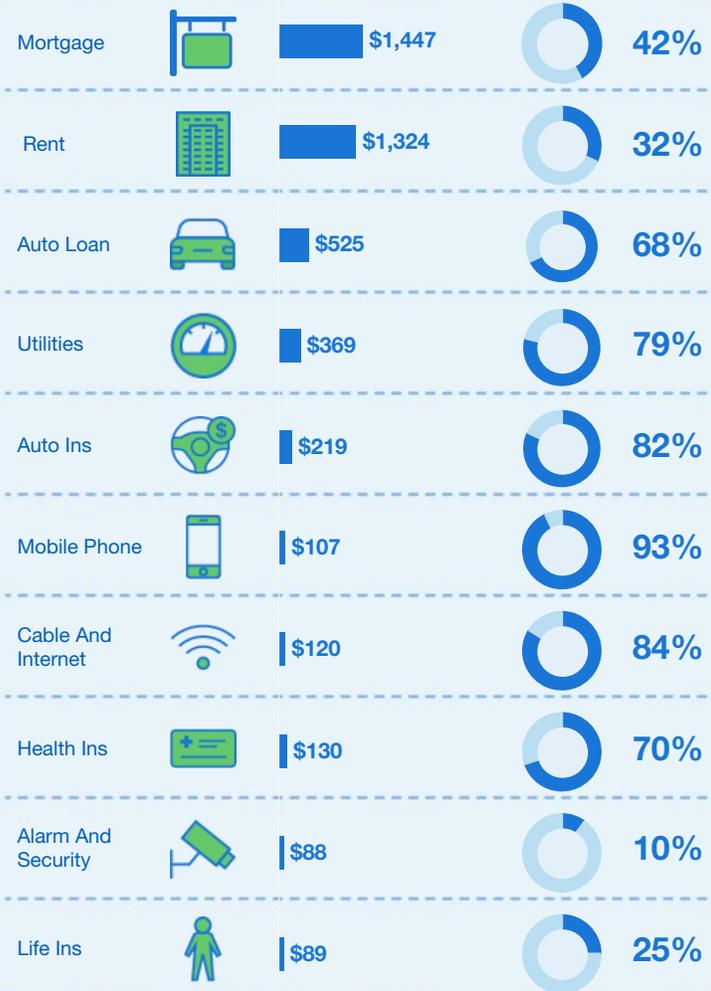
Avg. bill costs: **\$2,184 per month**
 Cost of Bills Index (COBI): **103**
35% of Household Income
3% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Arizona

1	Paradise Valley	\$3,403
2	Scottsdale	\$3,067
3	Cave Creek	\$2,847
4	Litchfield Park	\$2,707
5	Queen Creek	\$2,686
6	Goodyear	\$2,611
7	Laveen	\$2,598
8	Gilbert	\$2,532
9	Chandler	\$2,493
10	Flagstaff	\$2,411
11	Peoria	\$2,402
12	Phoenix	\$2,395
13	Maricopa	\$2,369
14	Buckeye	\$2,356
15	Fountain Hills	\$2,353
16	Surprise	\$2,341
17	Avondale	\$2,317
18	Glendale	\$2,297
19	Tempe	\$2,216
20	Vail	\$2,213
21	Marana	\$2,208
22	Tolleson	\$2,183
23	Mesa	\$2,171
24	San Tan Valley	\$2,136
25	El Mirage	\$2,046

Bill Category	Average Monthly Bill	% of Households with Bill
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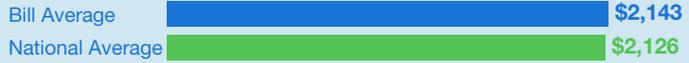
Delaware

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Average Monthly Bills

National Rank **22** out of 50

Avg. bill costs: **\$2,143 per month**
 Cost of Bills Index (COBI): **101**
31% of Household Income
1% Above National Average



Avg. Monthly Bills for Cities in Delaware

1	Hockessin	\$2,815
2	Middletown	\$2,629
3	Bear	\$2,512
4	Claymont	\$2,464
5	Rehoboth Beach	\$2,426
6	Bethany Beach	\$2,252
7	Lewes	\$2,207
8	Wilmington	\$2,193
9	Ocean View	\$2,186
10	Newark	\$2,172
11	Milton	\$2,157
12	Georgetown	\$2,100
13	Selbyville	\$2,093
14	New Castle	\$2,073
15	Camden Wyoming	\$2,009
16	Millsboro	\$2,006
17	Dover	\$2,000
18	Frankford	\$1,959
19	Milford	\$1,897
20	Smyrna	\$1,894
21	Seaford	\$1,846
22	Felton	\$1,749
23	Laurel	\$1,642

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,508	46%
Rent	\$1,284	27%
Auto Loan	\$477	68%
Utilities	\$376	74%
Auto Ins	\$181	81%
Mobile Phone	\$148	92%
Cable And Internet	\$155	69%
Health Ins	\$82	82%
Alarm And Security	\$93	15%
Life Ins	\$78	33%

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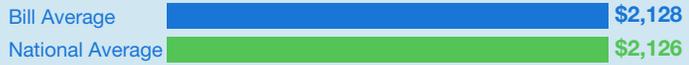


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Average Monthly Bills

National Rank **23** out of 50

Avg. bill costs: **\$2,128 per month**
 Cost of Bills Index (COBI): **100**
34% of Household Income
0% Above National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Georgia

1	Suwanee	\$2,995
2	Alpharetta	\$2,971
3	Roswell	\$2,800
4	Cumming	\$2,740
5	Peachtree City	\$2,735
6	Duluth	\$2,712
7	Atlanta	\$2,678
8	Richmond Hill	\$2,659
9	Peachtree Corners	\$2,625
10	Buford	\$2,600
11	Powder Springs	\$2,590
12	Smyrna	\$2,581
13	Fayetteville	\$2,578
14	Norcross	\$2,520
15	Morrow	\$2,514
16	Braselton	\$2,503
17	Canton	\$2,497
18	Grayson	\$2,495
19	Sharpsburg	\$2,489
20	Mableton	\$2,481
21	Dacula	\$2,460
22	Port Wentworth	\$2,440
23	Acworth	\$2,433
24	Loganville	\$2,414
25	Pooler	\$2,407

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,499	42%
Rent	\$1,252	33%
Auto Loan	\$516	73%
Utilities	\$289	78%
Auto Ins	\$208	86%
Mobile Phone	\$113	96%
Cable And Internet	\$120	87%
Health Ins	\$80	71%
Alarm And Security	\$78	16%
Life Ins	\$79	25%

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Wyoming

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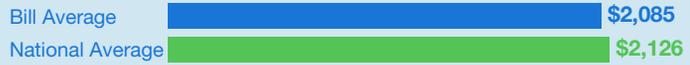
Avg. Monthly Bills for Cities in Wyoming

1	Jackson	\$2,788
2	Cheyenne	\$2,498
3	Sheridan	\$2,340
4	Gillette	\$2,179
5	Green River	\$2,083
6	Powell	\$2,046
7	Cody	\$2,025
8	Rock Springs	\$1,980
9	Riverton	\$1,957
10	Casper	\$1,940
11	Lander	\$1,932
12	Laramie	\$1,899
13	Evanston	\$1,891

Average Monthly Bills

National Rank **24** out of 50

Avg. bill costs: **\$2,085 per month**
 Cost of Bills Index (COBI): **98**
34% of Household Income
2% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,388	42%
Rent	\$957	26%
Auto Loan	\$516	82%
Utilities	\$373	74%
Auto Ins	\$256	91%
Mobile Phone	\$119	91%
Cable And Internet	\$125	83%
Health Ins	\$105	70%
Alarm And Security	\$85	13%
Life Ins	\$94	24%

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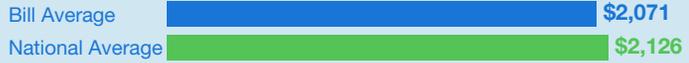


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Average Monthly Bills

National Rank **25** out of 50

Avg. bill costs: **\$2,071 per month**
 Cost of Bills Index (COBI): **97**
36% of Household Income
3% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Maine

1	Scarborough	\$2,824
2	Westbrook	\$2,683
3	Falmouth	\$2,609
4	Gorham	\$2,566
5	South Portland	\$2,519
6	Portland	\$2,400
7	York	\$2,342
8	Windham	\$2,306
9	Bath	\$2,289
10	Biddeford	\$2,272
11	Saco	\$2,217
12	Brunswick	\$2,191
13	Kennebunk	\$2,185
14	Lewiston	\$2,133
15	Auburn	\$2,128
16	Bangor	\$2,032
17	Wells	\$2,018
18	Sanford	\$1,996
19	Belfast	\$1,984
20	Old Orchard Beach	\$1,950
21	Gardiner	\$1,948
22	Augusta	\$1,870
23	Farmington	\$1,859
24	Waterville	\$1,766
25	Ellsworth	\$1,733

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,361	44%
Rent	\$1,071	25%
Auto Loan	\$468	88%
Utilities	\$498	57%
Auto Ins	\$194	84%
Mobile Phone	\$117	84%
Cable And Internet	\$117	86%
Health Ins	\$125	82%
Alarm And Security	\$85	11%
Life Ins	\$109	29%

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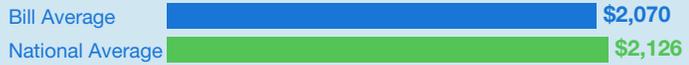


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Average Monthly Bills

National Rank **26** out of 50

Avg. bill costs: **\$2,070 per month**
 Cost of Bills Index (COBI): **97**
33% of Household Income
3% Below National Average



Avg. Monthly Bills for Cities in Vermont

1	Essex Junction	\$2,690
2	Burlington	\$2,509
3	South Burlington	\$2,463
4	Colchester	\$2,310
5	Milton	\$2,245
6	Saint Albans	\$2,178
7	Brattleboro	\$2,058
8	Rutland	\$2,028
9	Montpelier	\$2,015
10	Barre	\$1,885
11	Bennington	\$1,757

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,577	44%
Rent	\$1,207	26%
Auto Loan	\$439	73%
Utilities	\$450	62%
Auto Ins	\$161	91%
Mobile Phone	\$154	91%
Cable And Internet	\$149	73%
Health Ins	\$53	79%
Alarm And Security	\$39	13%
Life Ins	\$71	25%

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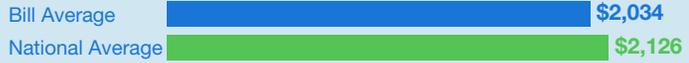


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Average Monthly Bills

National Rank 27 out of 50

Avg. bill costs: **\$2,034 per month**
 Cost of Bills Index (COBI): **96**
33% of Household Income
4% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Wisconsin

1	Verona	\$2,743
2	Brookfield	\$2,717
3	Hudson	\$2,713
4	Oregon	\$2,629
5	Middleton	\$2,605
6	Sun Prairie	\$2,597
7	Waunakee	\$2,571
8	Mequon	\$2,547
9	Franklin	\$2,513
10	Deforest	\$2,419
11	Madison	\$2,405
12	Germantown	\$2,393
13	Menomonee Falls	\$2,391
14	Sussex	\$2,383
15	Muskego	\$2,368
16	Mukwonago	\$2,359
17	Hartland	\$2,354
18	River Falls	\$2,351
19	Cedarburg	\$2,351
20	Mcfarland	\$2,325
21	Lake Geneva	\$2,312
22	Waterford	\$2,308
23	Pleasant Prairie	\$2,306
24	Waukesha	\$2,303
25	Burlington	\$2,302

Bill Category Average Monthly Bill % of Households with Bill

Mortgage	\$1,371	42%
Rent	\$1,015	31%
Auto Loan	\$490	82%
Utilities	\$362	72%
Auto Ins	\$224	82%
Mobile Phone	\$118	90%
Cable And Internet	\$106	81%
Health Ins	\$89	80%
Alarm And Security	\$92	7%
Life Ins	\$91	29%

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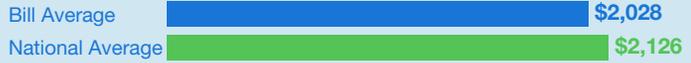


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Average Monthly Bills

National Rank **28** out of 50

Avg. bill costs: **\$2,028 per month**
 Cost of Bills Index (COBI): **95**
34% of Household Income
5% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Idaho

1	Eagle	\$2,453
2	Hailey	\$2,372
3	Star	\$2,353
4	Meridian	\$2,348
5	Kuna	\$2,296
6	McCall	\$2,213
7	Middleton	\$2,212
8	Moscow	\$2,203
9	Rathdrum	\$2,175
10	Ketchum	\$2,173
11	Coeur D Alene	\$2,118
12	Blackfoot	\$2,082
13	Garden City	\$2,065
14	Nampa	\$2,045
15	Post Falls	\$2,031
16	Sandpoint	\$2,031
17	Twin Falls	\$2,009
18	Lewiston	\$2,007
19	Boise	\$1,982
20	Rigby	\$1,956
21	Rexburg	\$1,946
22	Hayden	\$1,936
23	Idaho Falls	\$1,867
24	Jerome	\$1,844
25	Mountain Home	\$1,844

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,266	46%
Rent	\$1,090	26%
Auto Loan	\$490	73%
Utilities	\$362	80%
Auto Ins	\$213	88%
Mobile Phone	\$110	100%
Cable And Internet	\$110	80%
Health Ins	\$149	63%
Alarm And Security	\$67	11%
Life Ins	\$125	21%

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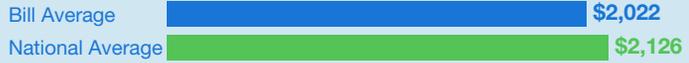
Pennsylvania

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Average Monthly Bills

National Rank **29** out of 50

Avg. bill costs: **\$2,022 per month**
 Cost of Bills Index (COBI): **95**
32% of Household Income
5% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Pennsylvania

1	Chester Springs	\$3,489
2	Wynnewood	\$3,353
3	Plymouth Meeting	\$3,240
4	Wayne	\$3,151
5	Langhorne	\$3,105
6	Horsham	\$3,012
7	Collegeville	\$3,004
8	Bryn Mawr	\$2,994
9	Glen Mills	\$2,992
10	Chalfont	\$2,973
11	Doylestown	\$2,962
12	Exton	\$2,954
13	Newtown Square	\$2,936
14	Tobyhanna	\$2,923
15	New Hope	\$2,920
16	Ambler	\$2,912
17	Warrington	\$2,900
18	Downingtown	\$2,886
19	Malvern	\$2,878
20	Jenkintown	\$2,848
21	Phoenixville	\$2,847
22	Blue Bell	\$2,845
23	Royersford	\$2,838
24	Media	\$2,832
25	Newtown	\$2,825

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,477	41%
Rent	\$1,151	29%
Auto Loan	\$422	71%
Utilities	\$351	81%
Auto Ins	\$223	82%
Mobile Phone	\$112	90%
Cable And Internet	\$119	73%
Health Ins	\$127	73%
Alarm And Security	\$94	15%
Life Ins	\$84	22%

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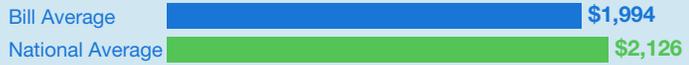


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Average Monthly Bills

National Rank **30** out of 50

Avg. bill costs: **\$1,994 per month**
 Cost of Bills Index (COBI): **94**
36% of Household Income
6% Below National Average



Avg. Monthly Bills for Cities in Montana

1	Bozeman	\$2,463
2	Belgrade	\$2,340
3	Whitefish	\$2,199
4	Stevensville	\$2,174
5	Helena	\$2,173
6	Missoula	\$2,117
7	Laurel	\$2,085
8	Livingston	\$2,072
9	Billings	\$2,027
10	Bigfork	\$2,012
11	Columbia Falls	\$2,002
12	Hamilton	\$1,996
13	Kalispell	\$1,990
14	Polson	\$1,982
15	Libby	\$1,962
16	Miles City	\$1,930
17	Havre	\$1,921
18	Great Falls	\$1,794
19	Anaconda	\$1,707
20	Butte	\$1,707

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,449	38%
Rent	\$1,006	28%
Auto Loan	\$495	93%
Utilities	\$323	73%
Auto Ins	\$218	75%
Mobile Phone	\$129	90%
Cable And Internet	\$135	74%
Health Ins	\$112	56%
Alarm And Security	\$85	10%
Life Ins	\$69	19%

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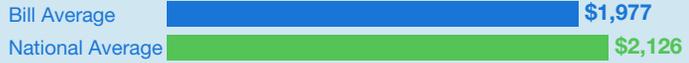


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Average Monthly Bills

National Rank **31** out of 50

Avg. bill costs: **\$1,977 per month**
 Cost of Bills Index (COBI): **93**
40% of Household Income
7% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Louisiana

1	Madisonville	\$2,759
2	Belle Chasse	\$2,656
3	Greenwell Springs	\$2,608
4	Prairieville	\$2,553
5	Zachary	\$2,527
6	Natchitoches	\$2,523
7	Mandeville	\$2,515
8	Baton Rouge	\$2,513
9	Plaquemine	\$2,508
10	Covington	\$2,375
11	New Orleans	\$2,375
12	Metairie	\$2,361
13	Gonzales	\$2,298
14	Lake Charles	\$2,274
15	Pearl River	\$2,244
16	Kenner	\$2,227
17	Benton	\$2,209
18	Broussard	\$2,207
19	Walker	\$2,191
20	Alexandria	\$2,189
21	Luling	\$2,174
22	Youngsville	\$2,171
23	Destrehan	\$2,141
24	La Place	\$2,136
25	Chalmette	\$2,088

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,265	35%
Rent	\$1,014	30%
Auto Loan	\$516	84%
Utilities	\$329	80%
Auto Ins	\$203	84%
Mobile Phone	\$114	97%
Cable And Internet	\$130	93%
Health Ins	\$134	73%
Alarm And Security	\$81	15%
Life Ins	\$71	27%

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North Carolina

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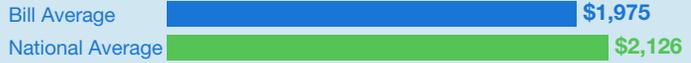
Avg. Monthly Bills for Top 25 Most Expensive Cities in North Carolina

1	Cary	\$2,923
2	Wake Forest	\$2,757
3	Waxhaw	\$2,745
4	Matthews	\$2,679
5	Holly Springs	\$2,672
6	Cornelius	\$2,630
7	Apex	\$2,609
8	Morrisville	\$2,584
9	Mooresville	\$2,548
10	Kitty Hawk	\$2,509
11	Pinehurst	\$2,486
12	Chapel Hill	\$2,452
13	Raleigh	\$2,433
14	Kill Devil Hills	\$2,423
15	Harrisburg	\$2,413
16	Fort Liberty	\$2,404
17	Davidson	\$2,395
18	Garner	\$2,389
19	Leicester	\$2,368
20	Pineville	\$2,361
21	Mebane	\$2,340
22	Charlotte	\$2,339
23	Huntersville	\$2,336
24	Summerfield	\$2,334
25	Cameron	\$2,329

Average Monthly Bills

National Rank **32** out of 50

Avg. bill costs: **\$1,975 per month**
 Cost of Bills Index (COBI): **93**
34% of Household Income
7% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,353	41%
Rent	\$1,113	32%
Auto Loan	\$467	86%
Utilities	\$291	72%
Auto Ins	\$189	83%
Mobile Phone	\$110	91%
Cable And Internet	\$112	86%
Health Ins	\$89	75%
Alarm And Security	\$88	12%
Life Ins	\$75	28%

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North Dakota

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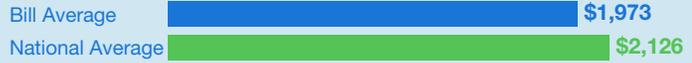
Avg. Monthly Bills for Cities in North Dakota

1	Williston	\$2,589
2	Watford City	\$2,317
3	Bismarck	\$2,285
4	Mandan	\$2,178
5	Minot	\$2,070
6	Dickinson	\$2,022
7	Grand Forks	\$2,019
8	West Fargo	\$1,856
9	Fargo	\$1,829
10	Devils Lake	\$1,740
11	Jamestown	\$1,674

Average Monthly Bills

National Rank **33** out of 50

Avg. bill costs: **\$1,973 per month**
 Cost of Bills Index (COBI): **93**
32% of Household Income
7% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,471	33%
Rent	\$916	35%
Auto Loan	\$594	74%
Utilities	\$287	70%
Auto Ins	\$200	82%
Mobile Phone	\$91	94%
Cable And Internet	\$110	77%
Health Ins	\$207	72%
Alarm And Security	\$85	13%
Life Ins	\$113	26%

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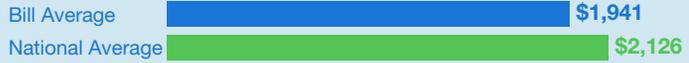
Avg. Monthly Bills for Top 25 Most Expensive Cities in Iowa

1	North Liberty	\$2,603
2	Iowa City	\$2,599
3	Johnston	\$2,538
4	Waukee	\$2,535
5	Ankeny	\$2,458
6	Urbandale	\$2,425
7	Coralville	\$2,384
8	Clive	\$2,374
9	Altoona	\$2,291
10	Grimes	\$2,288
11	Norwalk	\$2,200
12	Indianola	\$2,193
13	West Des Moines	\$2,189
14	Clear Lake	\$2,185
15	Ames	\$2,153
16	Des Moines	\$2,095
17	Clinton	\$2,079
18	Pella	\$2,073
19	Dubuque	\$2,072
20	Bettendorf	\$2,067
21	Cedar Falls	\$2,059
22	Mason City	\$2,034
23	Boone	\$1,981
24	Waverly	\$1,952
25	Council Bluffs	\$1,946

Average Monthly Bills

National Rank **34** out of 50

Avg. bill costs: **\$1,941 per month**
 Cost of Bills Index (COBI): **91**
32% of Household Income
9% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,216	43%
Rent	\$921	27%
Auto Loan	\$500	76%
Utilities	\$334	80%
Auto Ins	\$203	78%
Mobile Phone	\$117	87%
Cable And Internet	\$119	78%
Health Ins	\$167	81%
Alarm And Security	\$82	12%
Life Ins	\$81	28%

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Tennessee

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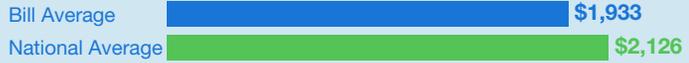
Avg. Monthly Bills for Top 25 Most Expensive Cities in Tennessee

1	Brentwood	\$3,001
2	Germantown	\$2,949
3	Nolensville	\$2,931
4	Collierville	\$2,777
5	Thompsons Station	\$2,682
6	White House	\$2,604
7	Franklin	\$2,579
8	Arlington	\$2,526
9	Spring Hill	\$2,503
10	Nashville	\$2,457
11	Signal Mountain	\$2,450
12	Hendersonville	\$2,437
13	Murfreesboro	\$2,430
14	Fairview	\$2,417
15	Hermitage	\$2,414
16	Mount Juliet	\$2,388
17	Farragut	\$2,322
18	Antioch	\$2,300
19	Cordova	\$2,284
20	La Vergne	\$2,281
21	Old Hickory	\$2,275
22	Lebanon	\$2,221
23	Goodlettsville	\$2,182
24	Seymour	\$2,151
25	Gallatin	\$2,139

Average Monthly Bills

National Rank 35 out of 50

Avg. bill costs: **\$1,933 per month**
 Cost of Bills Index (COBI): **91**
35% of Household Income
9% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,308	39%
Rent	\$1,089	31%
Auto Loan	\$502	76%
Utilities	\$290	75%
Auto Ins	\$213	78%
Mobile Phone	\$117	96%
Cable And Internet	\$120	85%
Health Ins	\$96	75%
Alarm And Security	\$80	14%
Life Ins	\$78	25%

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South Carolina

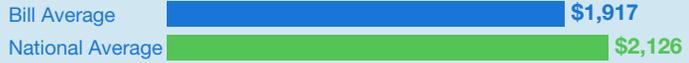


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Average Monthly Bills

National Rank **36** out of 50

Avg. bill costs: **\$1,917 per month**
 Cost of Bills Index (COBI): **90**
35% of Household Income
10% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in South Carolina

1	Mount Pleasant	\$2,819
2	Beaufort	\$2,711
3	Chapin	\$2,696
4	Hilton Head Island	\$2,602
5	Bluffton	\$2,602
6	Johns Island	\$2,569
7	Fort Mill	\$2,544
8	Charleston	\$2,450
9	Piedmont	\$2,450
10	Simpsonville	\$2,399
11	Greer	\$2,252
12	Sumter	\$2,251
13	Blythewood	\$2,225
14	Summerville	\$2,196
15	Hanahan	\$2,192
16	Ladson	\$2,185
17	Okatie	\$2,157
18	Clemson	\$2,138
19	Clover	\$2,112
20	Taylors	\$2,106
21	North Charleston	\$2,086
22	Columbia	\$2,045
23	Ridgeland	\$2,041
24	Greenville	\$2,041
25	North Myrtle Beach	\$2,009

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,230	41%
Rent	\$1,104	26%
Auto Loan	\$456	78%
Utilities	\$323	78%
Auto Ins	\$220	90%
Mobile Phone	\$118	94%
Cable And Internet	\$118	89%
Health Ins	\$87	73%
Alarm And Security	\$97	13%
Life Ins	\$91	29%

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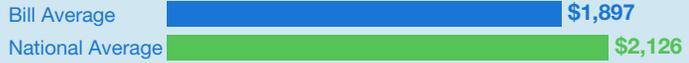


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Average Monthly Bills

National Rank **37** out of 50

Avg. bill costs: **\$1,897 per month**
 Cost of Bills Index (COBI): **89**
32% of Household Income
11% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Michigan

1	Birmingham	\$3,040
2	Bloomfield Hills	\$2,931
3	Ada	\$2,797
4	Dexter	\$2,783
5	Brighton	\$2,691
6	Northville	\$2,655
7	West Bloomfield	\$2,640
8	Ann Arbor	\$2,589
9	Novi	\$2,524
10	Franklin	\$2,513
11	Grosse Pointe	\$2,498
12	Rockford	\$2,451
13	Rochester	\$2,443
14	Macomb	\$2,430
15	Royal Oak	\$2,425
16	Canton	\$2,414
17	Saline	\$2,387
18	Milford	\$2,387
19	Troy	\$2,368
20	Okemos	\$2,365
21	Farmington	\$2,363
22	Commerce Township	\$2,363
23	Oxford	\$2,331
24	Chelsea	\$2,326
25	Ortonville	\$2,315

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,296	43%
Rent	\$1,053	26%
Auto Loan	\$451	74%
Utilities	\$324	76%
Auto Ins	\$192	79%
Mobile Phone	\$119	96%
Cable And Internet	\$122	86%
Health Ins	\$103	82%
Alarm And Security	\$83	13%
Life Ins	\$84	21%

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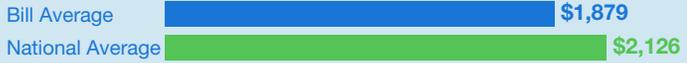
Avg. Monthly Bills for Cities in Nebraska

1	Elkhorn	\$2,960
2	Bennington	\$2,683
3	Gretna	\$2,593
4	Papillion	\$2,557
5	Bellevue	\$2,275
6	Plattsmouth	\$2,180
7	La Vista	\$2,108
8	Omaha	\$2,091
9	Blair	\$1,919
10	Scottsbluff	\$1,911
11	Grand Island	\$1,829
12	South Sioux City	\$1,790
13	Lincoln	\$1,755
14	Norfolk	\$1,726
15	Fremont	\$1,719
16	Kearney	\$1,696
17	North Platte	\$1,668
18	Hastings	\$1,642
19	Beatrice	\$1,625
20	Columbus	\$1,468

Average Monthly Bills

National Rank **38** out of 50

Avg. bill costs: **\$1,879 per month**
 Cost of Bills Index (COBI): **88**
30% of Household Income
12% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,375	39%
Rent	\$996	32%
Auto Loan	\$463	64%
Utilities	\$357	78%
Auto Ins	\$182	79%
Mobile Phone	\$111	94%
Cable And Internet	\$117	76%
Health Ins	\$127	66%
Alarm And Security	\$76	9%
Life Ins	\$91	21%

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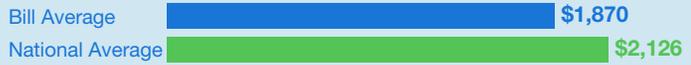


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Average Monthly Bills

National Rank **39** out of 50

Avg. bill costs: **\$1,870 per month**
 Cost of Bills Index (COBI): **88**
32% of Household Income
12% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Ohio

1	Dublin	\$3,116
2	Westerville	\$2,811
3	Lewis Center	\$2,809
4	New Albany	\$2,806
5	Powell	\$2,715
6	Hilliard	\$2,685
7	Hudson	\$2,577
8	Aurora	\$2,549
9	Mason	\$2,511
10	Beachwood	\$2,493
11	Chagrin Falls	\$2,477
12	Loveland	\$2,408
13	Plain City	\$2,406
14	Avon	\$2,405
15	Lebanon	\$2,396
16	Solon	\$2,389
17	Strongsville	\$2,376
18	Sunbury	\$2,372
19	Maineville	\$2,363
20	Blacklick	\$2,363
21	Brecksville	\$2,349
22	Granville	\$2,342
23	West Chester	\$2,340
24	Springboro	\$2,331
25	Sylvania	\$2,274

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,188	41%
Rent	\$967	31%
Auto Loan	\$438	72%
Utilities	\$376	83%
Auto Ins	\$190	81%
Mobile Phone	\$112	89%
Cable And Internet	\$123	83%
Health Ins	\$115	65%
Alarm And Security	\$76	8%
Life Ins	\$72	22%

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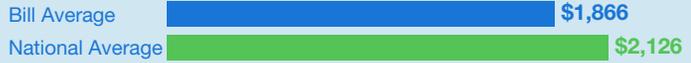
New Mexico

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Average Monthly Bills

National Rank **40** out of 50

Avg. bill costs: **\$1,866 per month**
 Cost of Bills Index (COBI): **88**
38% of Household Income
12% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in New Mexico

1	Santa Fe	\$2,761
2	Los Alamos	\$2,244
3	Farmington	\$2,136
4	Edgewood	\$2,055
5	Aztec	\$1,918
6	Rio Rancho	\$1,915
7	Taos	\$1,908
8	Albuquerque	\$1,907
9	Gallup	\$1,849
10	Portales	\$1,844
11	Artesia	\$1,811
12	Bloomfield	\$1,803
13	Roswell	\$1,786
14	Carlsbad	\$1,749
15	Los Lunas	\$1,735
16	Alamogordo	\$1,724
17	Clovis	\$1,720
18	Las Cruces	\$1,710
19	Hobbs	\$1,693
20	Ruidoso	\$1,679
21	Bernalillo	\$1,634
22	Silver City	\$1,633
23	Lovington	\$1,608
24	Las Vegas	\$1,571
25	Belen	\$1,501

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,208	36%
Rent	\$991	29%
Auto Loan	\$539	74%
Utilities	\$362	80%
Auto Ins	\$191	83%
Mobile Phone	\$113	94%
Cable And Internet	\$115	82%
Health Ins	\$97	70%
Alarm And Security	\$91	10%
Life Ins	\$69	24%

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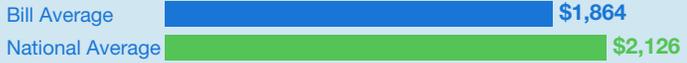
Avg. Monthly Bills for Top 25 Most Expensive Cities in Kansas

1	Leawood	\$2,949
2	Prairie Village	\$2,399
3	Overland Park	\$2,392
4	Andover	\$2,323
5	Gardner	\$2,282
6	Lenexa	\$2,245
7	Olathe	\$2,245
8	Mission	\$2,211
9	Shawnee	\$2,193
10	Kansas City	\$2,083
11	Derby	\$1,987
12	Paola	\$1,986
13	Manhattan	\$1,979
14	Wichita	\$1,936
15	Lawrence	\$1,930
16	Augusta	\$1,914
17	Haysville	\$1,883
18	Hays	\$1,818
19	Junction City	\$1,810
20	Leavenworth	\$1,764
21	McPherson	\$1,743
22	Great Bend	\$1,738
23	Garden City	\$1,736
24	Hutchinson	\$1,722
25	Ottawa	\$1,720

Average Monthly Bills

National Rank **41** out of 50

Avg. bill costs: **\$1,864 per month**
 Cost of Bills Index (COBI): **88**
31% of Household Income
12% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,347	39%
Rent	\$1,006	31%
Auto Loan	\$475	64%
Utilities	\$363	82%
Auto Ins	\$185	83%
Mobile Phone	\$112	94%
Cable And Internet	\$105	72%
Health Ins	\$88	72%
Alarm And Security	\$93	7%
Life Ins	\$77	24%

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South Dakota

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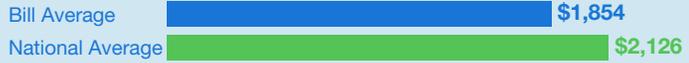
Avg. Monthly Bills for Cities in South Dakota

1	Sioux Falls	\$2,027
2	Yankton	\$2,009
3	Brookings	\$1,943
4	Mitchell	\$1,912
5	Pierre	\$1,894
6	Spearfish	\$1,879
7	Watertown	\$1,831
8	Aberdeen	\$1,801
9	Vermillion	\$1,793
10	Huron	\$1,765
11	Rapid City	\$1,686

Average Monthly Bills

National Rank **42** out of 50

Avg. bill costs: **\$1,854 per month**
 Cost of Bills Index (COBI): **87**
32% of Household Income
13% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,370	38%
Rent	\$879	29%
Auto Loan	\$526	71%
Utilities	\$262	75%
Auto Ins	\$249	74%
Mobile Phone	\$114	96%
Cable And Internet	\$95	84%
Health Ins	\$128	80%
Alarm And Security	\$85	13%
Life Ins	\$79	26%

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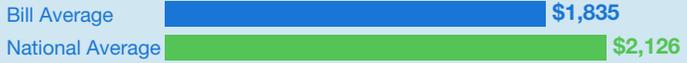


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Average Monthly Bills

National Rank **43** out of 50

Avg. bill costs: **\$1,835 per month**
 Cost of Bills Index (COBI): **86**
32% of Household Income
14% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Missouri

1	Wildwood	\$2,800
2	Eureka	\$2,707
3	Lees Summit	\$2,516
4	Lake Saint Louis	\$2,460
5	Chesterfield	\$2,411
6	Grain Valley	\$2,283
7	Platte City	\$2,224
8	Kearney	\$2,194
9	Saint Charles	\$2,175
10	Ballwin	\$2,110
11	Smithville	\$2,082
12	Blue Springs	\$2,066
13	Arnold	\$2,048
14	Kansas City	\$2,045
15	Liberty	\$2,013
16	O Fallon	\$2,006
17	Saint Louis	\$2,003
18	Wentzville	\$1,997
19	Raymore	\$1,990
20	Imperial	\$1,968
21	Pleasant Hill	\$1,948
22	Maryland Heights	\$1,928
23	Pacific	\$1,922
24	Fenton	\$1,918
25	Lake Ozark	\$1,913

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,255	41%
Rent	\$977	30%
Auto Loan	\$428	75%
Utilities	\$307	80%
Auto Ins	\$175	83%
Mobile Phone	\$111	96%
Cable And Internet	\$114	85%
Health Ins	\$112	70%
Alarm And Security	\$93	11%
Life Ins	\$73	29%

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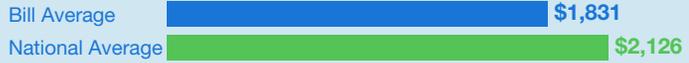


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Average Monthly Bills

National Rank **44** out of 50

Avg. bill costs: **\$1,831 per month**
 Cost of Bills Index (COBI): **86**
36% of Household Income
14% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Alabama

1	Trussville	\$2,382
2	Owens Cross Roads	\$2,328
3	Madison	\$2,281
4	Tuscaloosa	\$2,256
5	Birmingham	\$2,214
6	Calera	\$2,181
7	Mc Calla	\$2,157
8	Auburn	\$2,148
9	Helena	\$2,133
10	Northport	\$2,130
11	Fairhope	\$2,092
12	Troy	\$2,060
13	Pelham	\$2,052
14	Semmes	\$2,034
15	Muscle Shoals	\$2,024
16	Valley	\$2,013
17	Daphne	\$2,009
18	Pinson	\$2,006
19	Orange Beach	\$2,006
20	Prattville	\$2,003
21	Gardendale	\$1,999
22	Enterprise	\$1,972
23	Wetumpka	\$1,959
24	Alabaster	\$1,947
25	New Market	\$1,945

Bill Category	Average Monthly Bill	% of Households with Bill
---------------	----------------------	---------------------------

Mortgage	\$1,053	38%
Rent	\$942	27%
Auto Loan	\$480	79%
Utilities	\$402	82%
Auto Ins	\$163	85%
Mobile Phone	\$125	94%
Cable And Internet	\$119	95%
Health Ins	\$95	74%
Alarm And Security	\$66	12%
Life Ins	\$71	24%

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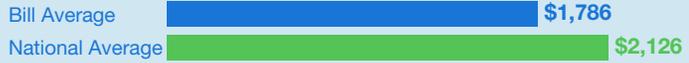


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Average Monthly Bills

National Rank **45** out of 50

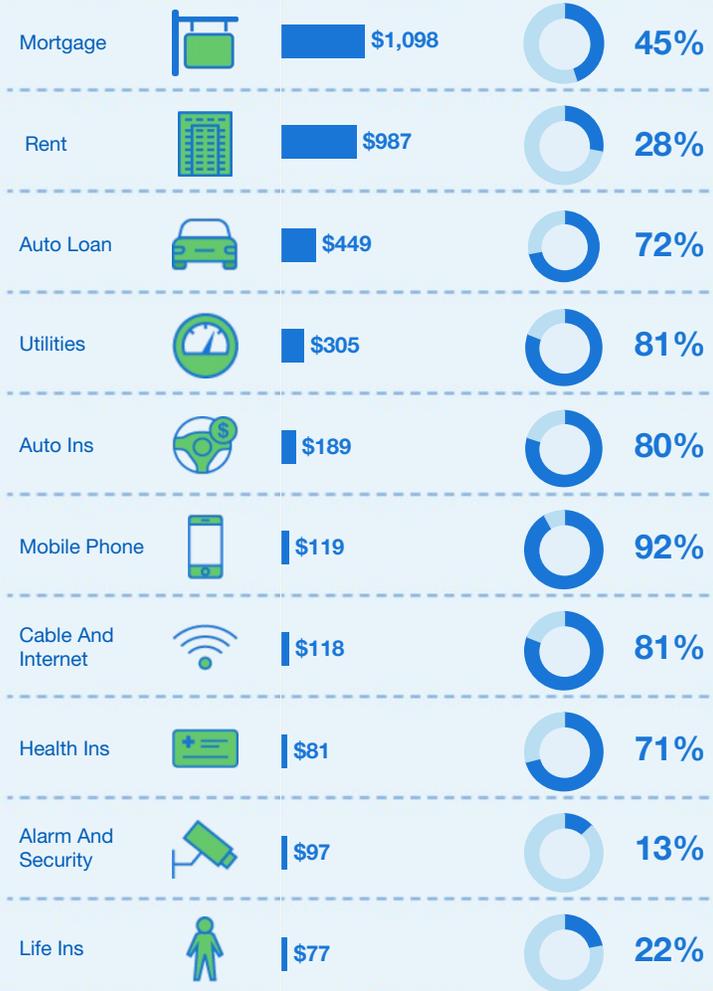
Avg. bill costs: **\$1,786 per month**
 Cost of Bills Index (COBI): **84**
31% of Household Income
16% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Indiana

1	Carmel	\$2,478
2	Westfield	\$2,454
3	Fortville	\$2,424
4	Munster	\$2,378
5	Newburgh	\$2,366
6	Avon	\$2,293
7	McCordsville	\$2,284
8	Saint John	\$2,259
9	Brownsburg	\$2,236
10	Fishers	\$2,221
11	Noblesville	\$2,159
12	Granger	\$2,139
13	Bloomington	\$2,138
14	Chesterton	\$2,113
15	Greenwood	\$2,101
16	Highland	\$2,100
17	Schererville	\$2,062
18	West Lafayette	\$2,046
19	Lowell	\$2,045
20	Crown Point	\$2,039
21	Plainfield	\$2,034
22	New Palestine	\$2,034
23	Camby	\$2,018
24	La Porte	\$2,000
25	Danville	\$1,980

Bill Category	Average Monthly Bill	% of Households with Bill
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Oklahoma

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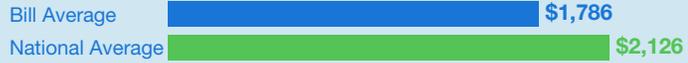
Avg. Monthly Bills for Top 25 Most Expensive Cities in Oklahoma

1	Edmond	\$2,633
2	Yukon	\$2,319
3	Bixby	\$2,250
4	Collinsville	\$2,219
5	Jenks	\$2,191
6	Owasso	\$2,152
7	Choctaw	\$2,152
8	Mustang	\$2,133
9	Tuttle	\$2,113
10	Stillwater	\$2,103
11	Broken Arrow	\$2,052
12	Blanchard	\$2,035
13	Enid	\$1,953
14	Seminole	\$1,952
15	Norman	\$1,916
16	Grove	\$1,902
17	Sand Springs	\$1,898
18	Oklahoma City	\$1,896
19	Lawton	\$1,870
20	Ada	\$1,819
21	Sallisaw	\$1,817
22	Skiatook	\$1,816
23	Bethany	\$1,809
24	Weatherford	\$1,806
25	Coweta	\$1,792

Average Monthly Bills

National Rank **46** out of 50

Avg. bill costs: **\$1,786 per month**
 Cost of Bills Index (COBI): **84**
34% of Household Income
16% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,144	36%
Rent	\$950	31%
Auto Loan	\$454	75%
Utilities	\$373	82%
Auto Ins	\$182	81%
Mobile Phone	\$115	96%
Cable And Internet	\$107	87%
Health Ins	\$98	64%
Alarm And Security	\$78	9%
Life Ins	\$65	16%

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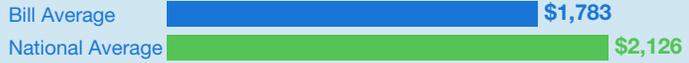
Avg. Monthly Bills for Top 25 Most Expensive Cities in Kentucky

1	Prospect	\$2,744
2	Crestwood	\$2,558
3	Hebron	\$2,480
4	Union	\$2,435
5	La Grange	\$2,106
6	Alexandria	\$2,103
7	Vine Grove	\$2,092
8	Fort Thomas	\$2,066
9	Burlington	\$2,052
10	Taylorsville	\$2,028
11	Walton	\$1,987
12	Georgetown	\$1,980
13	Independence	\$1,978
14	Mount Washington	\$1,956
15	Richmond	\$1,953
16	Mount Sterling	\$1,951
17	Louisville	\$1,936
18	Florence	\$1,932
19	Elizabethtown	\$1,929
20	Erlanger	\$1,864
21	Radcliff	\$1,854
22	Covington	\$1,850
23	Frankfort	\$1,838
24	Ft Mitchell	\$1,832
25	Bowling Green	\$1,821

Average Monthly Bills

National Rank 47 out of 50

Avg. bill costs: **\$1,783 per month**
 Cost of Bills Index (COBI): **84**
35% of Household Income
16% Below National Average



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,100	39%
Rent	\$918	29%
Auto Loan	\$437	66%
Utilities	\$350	83%
Auto Ins	\$204	87%
Mobile Phone	\$131	96%
Cable And Internet	\$115	89%
Health Ins	\$98	77%
Alarm And Security	\$82	12%
Life Ins	\$71	25%

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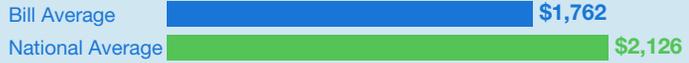


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Average Monthly Bills

National Rank **48** out of 50

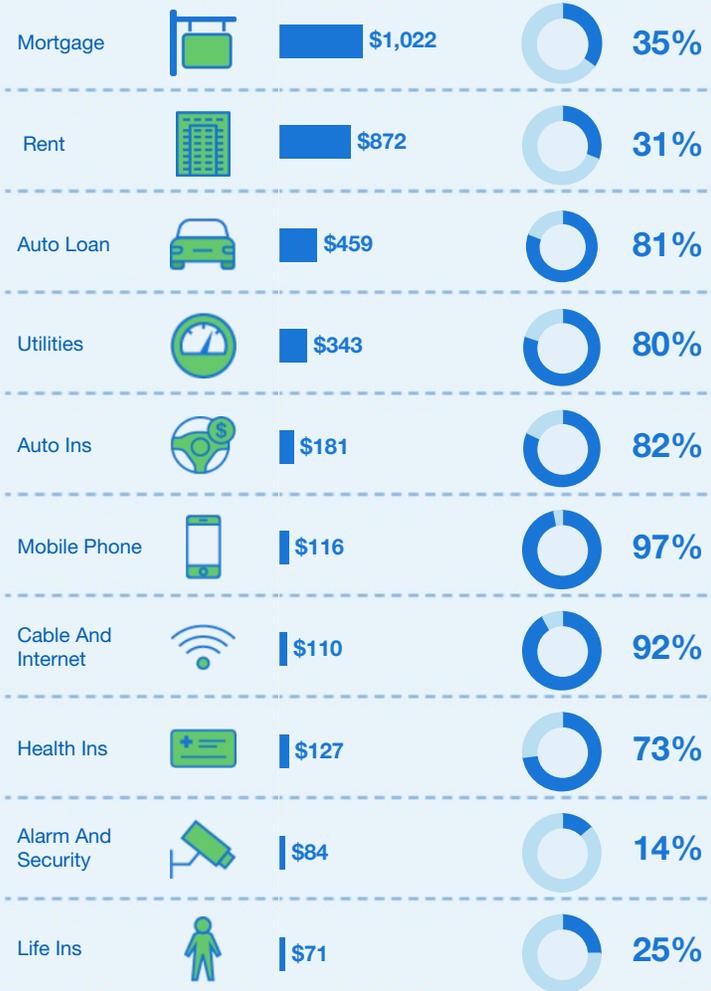
Avg. bill costs: **\$1,762 per month**
 Cost of Bills Index (COBI): **83**
37% of Household Income
17% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Arkansas

1	Bentonville	\$2,329
2	Bella Vista	\$2,274
3	Centerton	\$2,177
4	Cabot	\$2,072
5	Little Rock	\$2,048
6	Maumelle	\$2,032
7	Wynne	\$2,028
8	Forrest City	\$2,016
9	North Little Rock	\$1,999
10	Fayetteville	\$1,977
11	Rogers	\$1,949
12	Conway	\$1,933
13	Lowell	\$1,919
14	Marion	\$1,917
15	Batesville	\$1,915
16	Alexander	\$1,898
17	Sherwood	\$1,886
18	Springdale	\$1,880
19	Camden	\$1,867
20	Alma	\$1,866
21	Greenwood	\$1,858
22	Sheridan	\$1,853
23	Heber Springs	\$1,840
24	Benton	\$1,835
25	Bryant	\$1,826

Bill Category	Average Monthly Bill	% of Households with Bill
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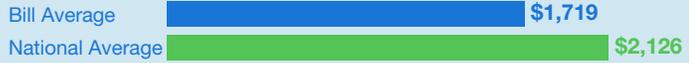


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Average Monthly Bills

National Rank **49** out of 50

Avg. bill costs: **\$1,719 per month**
 Cost of Bills Index (COBI): **81**
38% of Household Income
19% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in Mississippi

1	Madison	\$2,589
2	Vicksburg	\$2,241
3	Ridgeland	\$2,208
4	Olive Branch	\$2,182
5	Hernando	\$2,173
6	Southaven	\$2,120
7	Oxford	\$2,046
8	Clinton	\$1,999
9	Canton	\$1,996
10	Gautier	\$1,987
11	Byram	\$1,982
12	Senatobia	\$1,981
13	Carriere	\$1,979
14	Horn Lake	\$1,969
15	Long Beach	\$1,950
16	Brandon	\$1,948
17	Diberville	\$1,941
18	Ocean Springs	\$1,914
19	Jackson	\$1,910
20	Gulfport	\$1,887
21	Saucier	\$1,880
22	Biloxi	\$1,869
23	Bay Saint Louis	\$1,835
24	Pearl	\$1,799
25	Greenville	\$1,790

Bill Category	Average Monthly Bill	% of Households with Bill
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Mortgage	\$1,114	35%
Rent	\$912	27%
Auto Loan	\$468	84%
Utilities	\$266	81%
Auto Ins	\$175	78%
Mobile Phone	\$120	95%
Cable And Internet	\$118	98%
Health Ins	\$97	74%
Alarm And Security	\$99	13%
Life Ins	\$71	29%

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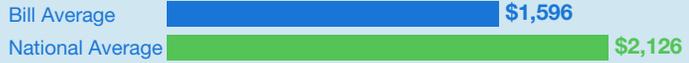


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Average Monthly Bills

National Rank 50 out of 50

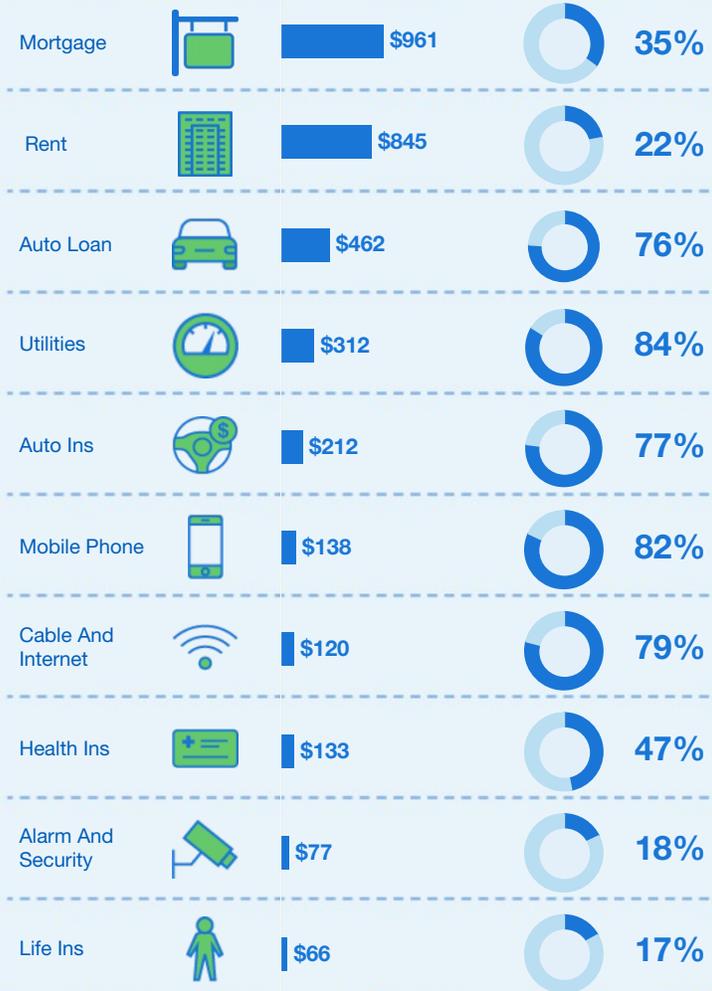
Avg. bill costs: **\$1,596 per month**
 Cost of Bills Index (COBI): 75
 35% of Household Income
 25% Below National Average



Avg. Monthly Bills for Top 25 Most Expensive Cities in West Virginia

1	Martinsburg	\$2,297
2	Charles Town	\$2,264
3	Morgantown	\$2,149
4	Harpers Ferry	\$2,123
5	Inwood	\$2,051
6	Falling Waters	\$1,959
7	Bridgeport	\$1,912
8	Berkeley Springs	\$1,828
9	Weirton	\$1,817
10	Dunbar	\$1,807
11	Charleston	\$1,782
12	Beckley	\$1,774
13	Hedgesville	\$1,764
14	Hurricane	\$1,763
15	Clarksburg	\$1,762
16	Wheeling	\$1,727
17	Saint Albans	\$1,712
18	South Charleston	\$1,700
19	Bluefield	\$1,577
20	Keyser	\$1,571
21	Barboursville	\$1,569
22	Princeton	\$1,560
23	Moundsville	\$1,528
24	Fairmont	\$1,505
25	Elkview	\$1,477

Bill Category	Average Monthly Bill	% of Households with Bill
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About doxo

For over 10M 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 10M users across 97% of US Zip Codes facilitating payments to over 120,000 service providers in the doxo Directory. For employees, doxo is an energetic, creative, ever-learning team that is building fintech tools designed to help millions of people stay on top of the most fundamental obligations of their financial lives. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$4T of US Household spend. doxo is based in Seattle, WA.

For more information visit www.doxo.com.