

The Bill Pay Economy™

50 Largest U.S. Cities Household Spend doxolNSIGHTS Report 2024



A look at the \$4.46 trillion U.S. consumer bill pay market, with a specific emphasis on the \$3.35 trillion spend across the 10 most common household bill pay categories within the 50 largest cities (based on number of households) across the United States.



About doxolNSIGHTS

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

Statistically significant, with over 10 million paying consumers.

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

120,000

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

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

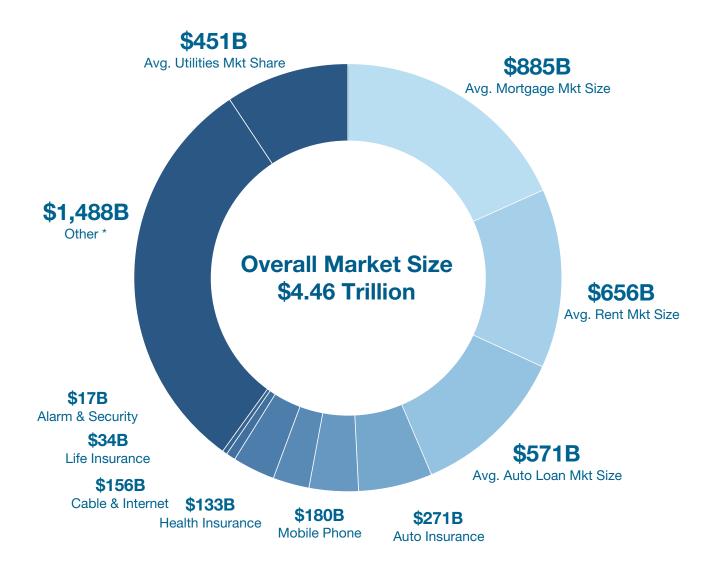
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

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



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

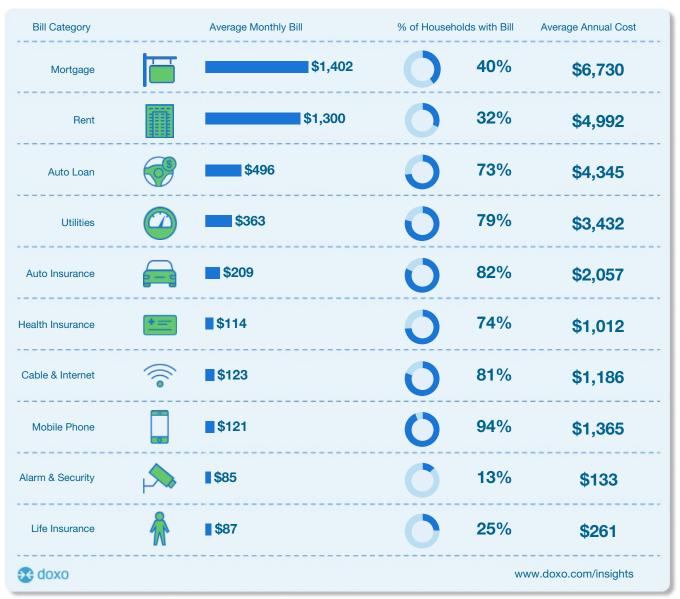
\$3.35T

21%*

\$2,126

\$25,513

The average U.S. household spends \$2,126 monthly and \$25,512 annually on bills



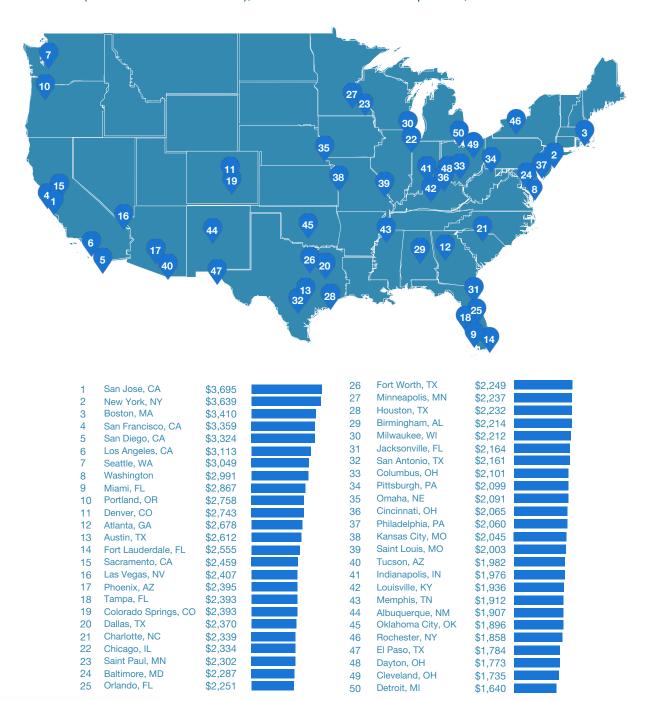
^{*} Bureau of Economic Analysis, 2023 Personal Consumption Expenditures = \$15.5 trillion.

Bill Pay Breakdown by Largest 50 U.S. Cities



The 50 Largest U.S. Cities Ranked by Monthly Household Spend

Residents in San Jose, CA spend \$3,695 each month on the ten most common household bills, 74% above the national average. At the other end of the spectrum, households in Detroit, MI spend an average of \$1,640 across the top ten categories, 23% below the average nationwide. The rankings of the largest 50 U.S. cities (based on # of households), in order of most to least expensive, are as follows:





50 Largest U.S. Cities Ranked by Monthly Bill Pay Spend*

Below is a breakdown that includes the average amount spent per month on the ten most common household bills, the Cost of Bills IndexTM (COBI), the percentage of household income these bills amount to, and how the spend for each city 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 (which account for the majority of monthly spend); Auto Loan; Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.

	Oli.	Total Spend	Cost of Bills	% HH	% =/- than
	City	Per Month	Index (COBI)	Income	National Avg.
1	San Jose, CA	\$3,695	174	32%	▲ 74%
2	New York, NY	\$3,639	171	38%	▲ 71%
3	Boston, MA	\$3,410	160	41%	▲ 60%
4	San Francisco, CA	\$3,359	158	29%	▲ 58%
5	San Diego, CA	\$3,324	156	39%	▲ 56%
6	Los Angeles, CA	\$3,113	146	51%	▲ 46%
7	Seattle, WA	\$3,049	143	33%	▲ 43%
8	Washington	\$2,991	141	34%	▲ 41%
9	Miami, FL	\$2,867	135	49%	▲ 35%
10	Portland, OR	\$2,758	130	36%	▲ 30%
11	Denver, CO	\$2,743	129	38%	▲ 29%
12	Atlanta, GA	\$2,678	126	38%	▲ 26%
13	Austin, TX	\$2,612	123	32%	▲ 23%
14	Fort Lauderdale, FL	\$2,555	120	40%	▲ 20%
15	Sacramento, CA	\$2,459	116	38%	▲ 16%
16	Las Vegas, NV	\$2,407	113	42%	▲ 13%
17	Phoenix, AZ	\$2,395	113	40%	▲ 13%
18	Tampa, FL	\$2,393	113	41%	▲ 13%
19	Colorado Spring	s, \$2,393	113	35%	▲ 13%
20	Dallas, TX	\$2,370	111	39%	▲ 11%
21	Charlotte, NC	\$2,339	110	34%	▲ 10%
22	Chicago, IL	\$2,334	110	37%	▲ 10%
23	Saint Paul, MN	\$2,302	108	31%	▲ 8%
24	Baltimore, MD	\$2,287	108	43%	▲ 8%
25	Orlando, FL	\$2,251	106	38%	▲ 6%
*	doxo		www.dox	o.com/w	/insights/

	City	Total Spend Per Month	Cost of Bills Index (COBI)	% HH Income	% =/- than National Avg.
26	Fort Worth, TX	× \$2,249	106	37%	▲ 6%
27	Minneapolis, MN	\$2,237	105	30%	▲ 5%
28	Houston, TX	\$2,232	105	39%	▲ 5%
29	Birmingham, AL	\$2,214	104	37%	▲ 4%
30	Milwaukee, W	1 \$2,212	104	45%	▲ 4%
31	Jacksonville, FL	\$2,164	102	40%	▲ 2%
32	San Antonio, TX	\$2,161	102	38%	▲ 2%
33	Columbus, Ol	H \$2,101	99	39%	▼ 1%
34	Pittsburgh, PA	\$2,099	99	34%	▼ 1%
35	Omaha, NE	\$2,091	98	32%	▼ 2%
36	Cincinnati, OF	H \$2,065	97	35%	▼3%
37	Philadelphia, PA	\$2,060	97	41%	▼3%
38	Kansas City, MO	\$2,045	96	36%	▼ 4%
39	Saint Louis, MO	\$2,003	94	35%	▼ 6%
40	Tucson, AZ	\$1,982	93	36%	▼ 7%
41	Indianapolis, IN	\$1,976	93	38%	▼ 7%
42	Louisville, KY	\$1,936	91	34%	▼ 9%
43	Memphis, TN	\$1,912	90	43%	▼ 10%
44	Albuquerque, NM	\$1,907	90	36%	▼ 10%
45	Oklahoma City, OK	\$1,896	89	38%	▼ 11%
46	Rochester, N	r \$1,858	87	35%	▼ 13%
47	El Paso, TX	\$1,784	84	38%	▼ 16%
48	Dayton, OH	\$1,773	83	32%	▼ 17%
49	Cleveland, OF	+ \$ 1,735	82	41%	▼ 18%
50	Detroit, MI	\$1,640	77	53%	▼ 23%
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^{*}Largest 50 U.S. cities refers to the 50 largest cities in the United States based on number of households.



The 10 Most Expensive Largest U.S. Cities for Household Bills*

City	Total Spend Per Month	Cost of Bills Index (COBI)		% +/- than National Average
San Jose	\$3,695	174	32%	▲ 74 %
New York	\$3,639	171	38%	▲ 71 %
Boston	\$3,410	160	41%	▲ 60%
San Francisco		158	29%	▲ 58%
San Diego	\$3,324	156	39 %	▲ 56%
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City	Total Spend Per Month	Cost of Bills Index (COBI)		% +/- than National Average
Los Angeles	\$3,113	146	51%	▲ 46 %
Seattle	\$3,049	143	33%	▲ 43 %
Washington D		141	34%	▲ 41%
Miami	\$2,867	135	49%	▲ 35%
Portland	\$2,758	130	36%	▲ 30%
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The 10 Least Expensive Largest U.S. Cities for Household Bills*

City		ost of Bills		% +/- than National Average
Indianapolis	\$1,976	93	38%	▼ 7%
Louisville	\$1,936	91	34%	▼ 9%
Memphis	\$1,912	90	43%	▼ 10%
Albuquerque	\$1,907	90	36%	▼ 10%
Oklahoma Cit	\$1,896 by	89	38%	▼ 11%
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Largest 50 U.S. Cities Details & Stats



San Jose



View doxolNSIGHTS for San Jose

Avg. bill costs: \$3,695 per month		
Cost of Bills Index (COBI): 174		
32% of Household Income		
74% Above National Average		
Bill Average		\$3,695
National Average	\$2,126	

		160
Cali	fornia Avg. Monthly Bill	
1	Redwood City	\$4,351
2	San Mateo	\$3,998
3	Fremont	\$3,944
4	Santa Clara	\$3,944
5	Sunnyvale	\$3,902
6	Santa Barbara	\$3,844
7	Walnut Creek	\$3,734
8	Costa Mesa	\$3,713
9	San Jose	\$3,695
10	Santa Cruz	\$3,670
11	Berkeley	\$3,649
12	Santa Monica	\$3,598
13	Irvine	\$3,596
14	Huntington Beach	\$3,574
15	Carlsbad	\$3,515
16	Van Nuys	\$3,511
17	Rancho Cucamonga	\$3,417
18	Orange	\$3,414
19	Pasadena	\$3,407
20	Murrieta	\$3,406
21	Elk Grove	\$3,373
22	San Francisco	\$3,365 \$3,365
23	Hayward	\$3,359 \$3,357
24	Simi Valley	\$3,357 \$3,347
25	es with 40k households or m	\$3,347
Citie	es with 40k nouseholds of fit	ore—

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$3,380	39%
Rent	\$2,517	42%
Auto Loan	\$642	77%
Utilities	\$470	69%
Auto Insurance	\$202	80%
Health Insurance	*** \$84	80%
Cable & Internet	\$ 131	81%
Life Insurance	 \$121	26%
Mobile Phone	\$127	99%
Alarm & Security	\$61	14%
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New York



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ational Rank 2 out of 50		
Avg. bill costs: \$3,639 per month		
Cost of Bills Index (COBI): 171		
38% of Household Income		
71% Above National Average		
Bill Average		\$3,639
National Average	\$2,126	

		160
New	York Avg. Monthly Bill	
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
*cities	with 20k households or more	

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$3,332	12%
Rent	\$2,129	74%
Auto Loan	\$631	70%
Utilities	\$626	56%
Auto Insurance	\$468	68%
Health Insurance	\$215	93%
Cable & Internet	 \$130	66%
Life Insurance	\$261	45%
Mobile Phone	\$136	99%
Alarm & Security	\$99	15%
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Boston



View doxolNSIGHTS for Boston

ational Rank 3 out of 50		
Avg. bill costs: \$3,410 per month		
Cost of Bills Index (COBI): 82		
41% of Household Income		
1 Above National Average		
Bill Average		\$3,410
National Average	\$2,126	

		100
Mic	higan Avg. Monthly Bill	
1	Brookline	\$3,849
2	Cambridge	\$3,715
3	Somerville	\$3,433
4	Boston	\$3,410
5	Medford	\$3,364
6	Arlington	\$3,338
7	Revere	\$3,186
8	Waltham	\$3,177
9	Malden	\$3,138
10	Quincy	\$3,134
11	Dorchester Center	\$3,041
12	Brighton	\$3,023
13	Lawrence	\$2,996
14	Plymouth	\$2,934
15	Framingham	\$2,929
16	Lynn	\$2,925
17	Dorchester	\$2,819
18	Haverhill	\$2,762
19	Salem	\$2,692
20	Brockton	\$2,692
21	Lowell	\$2,624
22	Peabody	\$2,603
23	Taunton	\$2,400
24	Worcester	\$2,262
25	Fall River	\$2,168
*citie	es with 20k households or m	ore

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$3,553	16%
Rent	\$2,232	75%
Auto Loan	\$551	75%
Utilities	\$397	60%
Auto Insurance	\$372	74%
Health Insurance	*= \$105	80%
Cable & Internet	\$83	67%
Life Insurance	\$84	21%
Mobile Phone	\$79	89%
Alarm & Security	\$83	15%
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San Francisco



View doxolNSIGHTS for San Francisco

ational Rank 4 out of 50		
Avg. bill costs: \$3,359 per month		
Cost of Bills Index (COBI): 158		
29% of Household Income		
58% Above National Average		
Bill Average		\$3,359
National Average	\$2,126	

ornia Avg. Monthly Bill	
Redwood City	\$4,351
San Mateo	\$3,998
Fremont	\$3,944
Santa Clara	\$3,944
Sunnyvale	\$3,902
Santa Barbara	\$3,844
Walnut Creek	\$3,734
Costa Mesa	\$3,713
San Jose	\$3,695
Santa Cruz	\$3,670
Berkeley	\$3,649
Santa Monica	\$3,598
Irvine	\$3,596
Huntington Beach	\$3,574
Carlsbad	\$3,515
Van Nuys	\$3,511
Rancho Cucamonga	\$3,417
Orange	\$3,414
Pasadena	\$3,407
Glendale	\$3,406
Murrieta	\$3,373
Elk Grove	\$3,365
San Francisco	\$3,359
Hayward	\$3,357
Simi Valley	\$3,347
s with 40k households or m	nore
	Redwood City San Mateo Fremont Santa Clara Sunnyvale Santa Barbara Walnut Creek Costa Mesa San Jose Santa Cruz Berkeley Santa Monica Irvine Huntington Beach Carlsbad Van Nuys Rancho Cucamonga Orange Pasadena Glendale Murrieta Elk Grove San Francisco Hayward Simi Valley

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$3,597	25%
Rent	\$2,314	60%
Auto Loan	\$436	55%
Utilities	\$478	56%
Auto Insurance	\$200	69%
Health Insurance	*= \$130	83%
Cable & /	\$109	83%
Life Insurance	\$220	38%
Mobile Phone	\$121	99%
Alarm & Security	\$133	17%
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San Diego



View doxolNSIGHTS for San Diego

Cal	ifornia Avg. Monthly Bill	
1	San Mateo	\$3,998
2	Fremont	\$3,944
3	Santa Clara	\$3,944
4	Sunnyvale	\$3,902
5	Santa Barbara	\$3,844
6	San Jose	\$3,695
7	Berkeley	\$3,649
8	Santa Monica	\$3,598
9	Irvine	\$3,596
10	Huntington Beach	\$3,574
11	Van Nuys	\$3,511
12	Rancho Cucamonga	
13	Pasadena	\$3,417
14	Glendale	\$3,407
45	Flk Grove	\$3,365

\$3,359

\$3,357

\$3,324

\$3,211

\$3,186

\$3,174

\$3,154

\$3,150

\$3,113

\$3,075

ational Rank 5 out of 50	
Avg. bill costs: \$3,324 per month	
Cost of Bills Index (COBI): 156	
39% of Household Income	
56% Above National Average	
Bill Average	\$3,324
National Average \$2,126	

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,867	34%
Rent	\$2,123	51%
Auto Loan	\$566	68%
Utilities	\$319	69%
Auto Insurance	\$261	81%
Health Insurance	\$156	82%
Cable & Internet	\$151	83%
Life Insurance	\$176	33%
Mobile Phone	\$135	97%
Alarm & Security	\$69	11%
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San Francisco

Hayward

San Diego

Oakland

Oceanside

Torrance

Los Angeles

Santa Rosa

North Hollywood

19

20

22

23

24

25



Los Angeles



View doxolNSIGHTS for Los Angeles

ational Rank 6 out of 50	
Avg. bill costs: \$3,113 per month	
Cost of Bills Index (COBI): 146	
51% of Household Income	
46% Above National Average	
Bill Average	\$3,113
National Average	\$2,126

		160
Cali	fornia Avg. Monthly Bill	
1	San Mateo	\$3,998
2	Fremont	\$3,944
3	Santa Clara	\$3,944
4	Sunnyvale	\$3,902
5	Santa Barbara	\$3,844
6	San Jose	\$3,695
7	Berkeley	\$3,649
8	Santa Monica	\$3,598
9	Irvine	\$3,596
10	Huntington Beach	\$3,574
11	Van Nuys	\$3,511
12	Rancho Cucamonga	\$3,417
13	Pasadena	\$3,407
14	Glendale	\$3,406
15	Elk Grove	\$3,365
16	San Francisco	\$3,359
17	Hayward	\$3,357
18	San Diego	\$3,324
19	Corona	\$3,211
20	Oakland	\$3,186
21	Oceanside	\$3,174
22	North Hollywood	\$3,154
23	Torrance	\$3,150
24	Los Angeles	\$3,113
25	Santa Rosa	\$3,075
*citie	es with 50k households or r	nore

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,846	20%
Rent	\$1,747	70%
Auto Loan	\$578	77%
Utilities	\$494	66%
Auto Insurance	\$247	78%
Health Insurance	\$145	74%
Cable & Internet	 \$106	88%
Life Insurance	\$73	28%
Mobile Phone	\$120	99%
Alarm & Security	\$146	11%
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Seattle



View doxolNSIGHTS for Seattle

Avg. bill costs: \$3,0	049 per month		
Cost of Bills Index	(COBI): 143		
33% of Household	Income		
43% Above Nation	al Average		
Bill Average			\$3,049
National Average		\$2,126	

Average Monthly Bills

		1
Wa	shington Avg. Monthly Bil	
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

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,793	34%
Rent	\$1,914	51%
Auto Loan	\$516	54%
Utilities	\$400	84%
Auto Insurance	\$286	83%
Health Insurance	\$84	87%
Cable & Internet	\$117	55%
Life Insurance	\$58	22%
Mobile Phone	\$119	94%
Alarm & Security	\$76	11%
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DC	Area Avg. Monthly B	ill
1	Bethesda	\$3,737
2	Ellicott City	\$3,563
3	Bowie	\$3,424
4	Silver Spring	\$3,111
5	Columbia	\$3,105
6	Upper Marlboro	\$3,090
7	Gaithersburg	\$3,057
8	Hyattsville	\$3,022
9	Washington	\$2,991
10	Frederick	\$2,932
11	Fort Washington	\$2,919
12	Waldorf	\$2,918
13	Owings Mills	\$2,895
14	Annapolis	\$2,882
15	Laurel	\$2,838

\$2,679 \$2,564

\$2,500

\$2,448

\$2,425 \$2,422

\$2,374

\$2,287

\$2,280

\$2,205

ational Rank 8 out of 50	
Avg. bill costs: \$2,991 per month	
Cost of Bills Index (COBI): 141	
34% of Household Income	
41% Above National Average	
Bill Average	\$2,9
National Average	\$2,126

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,413	44%
Rent	\$1,021	26%
Auto Loan	\$424	75%
Utilities	\$320	78%
Auto Insurance	\$203	80%
Health Insurance	\$78	71%
Cable & Internet	\$117	80%
Life Insurance	\$ \$76	24%
Mobile Phone	\$122	91%
Alarm & Security	\$91	14%
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Westminster

Catonsville

Glen Burnie

Pasadena

Parkville Baltimore

Ocean City

Dundalk

Gwynn Oak

Bel Air

20

22

24



Miami



View doxoINSIGHTS for Miami

ational Rank 9 out of 50	
Avg. bill costs: \$2,867 per month	
Cost of Bills Index (COBI): 135	
49% of Household Income	
35% Above National Average	
Bill Average	\$2,867
National Average	\$2,126

Flor	ida Avg. Monthly Bill	
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
14 15	Miami Saint Johns	\$2,867 \$2,855
15	Saint Johns	\$2,855
15 16	Saint Johns Key West	\$2,855 \$2,798
15 16 17	Saint Johns Key West Ponte Vedra Beach	\$2,855 \$2,798 \$2,788
15 16 17 18	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach	\$2,855 \$2,798 \$2,788 \$2,732
15 16 17 18 19	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach Homestead	\$2,855 \$2,798 \$2,788 \$2,732 \$2,727
15 16 17 18 19 20	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach Homestead Odessa	\$2,855 \$2,798 \$2,788 \$2,732 \$2,727 \$2,714
15 16 17 18 19 20 21	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach Homestead Odessa Fleming Island	\$2,855 \$2,798 \$2,788 \$2,732 \$2,727 \$2,714 \$2,693
15 16 17 18 19 20 21 22	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach Homestead Odessa Fleming Island Destin	\$2,855 \$2,798 \$2,788 \$2,732 \$2,727 \$2,714 \$2,693 \$2,690
15 16 17 18 19 20 21 22 23	Saint Johns Key West Ponte Vedra Beach Jacksonville Beach Homestead Odessa Fleming Island Destin Marathon	\$2,855 \$2,798 \$2,788 \$2,732 \$2,727 \$2,714 \$2,693 \$2,690 \$2,690

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,101	32%
Rent	\$1,662	47%
Auto Loan	\$588	82%
Utilities	\$388	69%
Auto Insurance	\$362	81%
Health Insurance	\$103	81%
Cable & /	\$120	86%
Life Insurance	\$160	28%
Mobile Phone	\$112	99%
Alarm & Security	\$119	24%
		www.doxo.com/w/insights/



Portland



View doxolNSIGHTS for Portland

ational Rank 10 out of 50	
Avg. bill costs: \$2,758 per month	
Cost of Bills Index (COBI): 130	
36% of Household Income	
30% Above National Average	
Bill Average	\$2,758
National Average	\$2,126

Ore	gon Avg. Monthly Bill	
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

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,059	40%
Rent	\$1,554	43%
Auto Loan	\$477	62%
Utilities	\$480	80%
Auto Insurance	\$235	86%
Health Insurance	\$110	83%
Cable & Internet	\$145	79%
Life Insurance	\$180	24%
Mobile Phone	\$126	93%
Alarm & Security	\$101	17%
		www.doxo.com/w/insights/



Denver



View dox

Colorado Avg.

Windsor Castle Rock

Littleton

Boulder

Breckenridge

Broomfield

Brighton

Denver

Golden

Durango

Aurora

Westminster

Lafayette

Peyton

Commerce City

Steamboat Springs

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25

SEAL	/	29% Above Nat Bill Average National Average	ional A
View doxolNSIGHTS for D	Denver		
orado Avg. Monthly Bill		Bill Category	
Erie	\$3,250	b	
Parker	\$3,144	Mortgage	
Louisville	\$3,097		
Thornton	\$3,068	Rent	
Evergreen	\$3,029		
Arvada	\$3,014	Auto Loan	S
Englewood	\$2,991	Auto Loan	0
Lone Tree	\$2,989		
Monument	\$2,944	Utilities	

\$2,928

\$2,911 \$2,907

\$2,857

\$2,831

\$2,807 \$2,779

\$2,775

\$2,746

\$2,743

\$2,735

\$2,733

\$2,713

\$2,689

\$2,617

\$2,615



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,970	38%
Rent	\$1,664	47%
Auto Loan	\$590	70%
Utilities	\$358	73%
Auto Insurance	\$220	81%
Health Insurance	\$159	73%
Cable & Internet	\$132	70%
Life Insurance	\$100	24%
Mobile Phone	\$124	95%
Alarm & Security	\$52	16%
		www.doxo.com/w/insights/



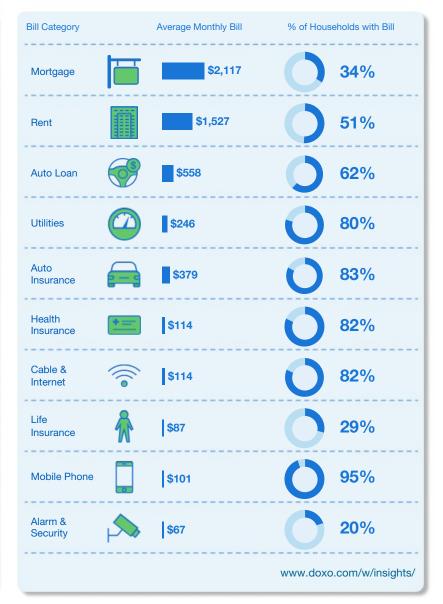
Atlanta



View doxolNSIGHTS for Atlanta

ational Rank 12 out of 50	
Avg. bill costs: \$2,678 per month	
Cost of Bills Index (COBI): 126	
38% of Household Income	
26% Above National Average	
Bill Average	\$2,678
National Average	\$2,126

Geo	orgia Avg. Monthly Bill	
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





Austin



View doxolNSIGHTS for Austin

ational Rank 13 out of 50	
Avg. bill costs: \$2,612 per month	
Cost of Bills Index (COBI): 123	
32% of Household Income	
23% Above National Average	
Bill Average	\$2,612
National Average	\$2,126

Tex	as Avg. Monthly Bill	
1	Allen	\$3,637
2	Humble	\$3,537
3	Richardson	\$3,022
4	New Braunfels	\$2,990
5	Frisco	\$2,939
6	Pflugerville	\$2,916
7	Irving	\$2,878
8	Round Rock	\$2,862
9	Missouri City	\$2,827
10	Keller	\$2,818
-11	Pearland	\$2,816
12	Cypress	\$2,779
13	Sugar Land	\$2,770
14	Richmond	\$2,758
15	Spring	\$2,756
16	Plano	\$2,693
17	Katy	\$2,643
18	Austin	\$2,612
19	Lewisville	\$2,610
20	McKinney	\$2,610
21	Mesquite	\$2,538
22	Carrollton	\$2,511
23	Garland	\$2,432
24	Dallas	\$2,370
25	Conroe	\$2,341
*cities with 40k households or more		

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,531	32%
Rent	\$1,583	51%
Auto Loan	\$547	77%
Utilities	\$228	75%
Auto Insurance	\$162	78%
Health Insurance	\$87	81%
Cable & Internet	\$104	78%
Life Insurance	\$122	18%
Mobile Phone	\$101	93%
Alarm & Security	 \$81	10%
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Fort Lauderdale



View doxoINSIGHTS for Fort Lauderdale

ational Rank 14 out of 50	
Avg. bill costs: \$2,555 per month	
Cost of Bills Index (COBI): 120	
40% of Household Income	
20% Above National Average	
Bill Average	\$2,555
National Average	\$2,126

Florida Avg. Month	nly Bill
1 Boca Raton	\$2,974
2 Lake Worth	\$2,929
3 Miami Beach	\$2,875
4 Miami	\$2,867
5 Homestead	\$2,727
6 Pompano Be	each \$2,647
7 Hollywood	\$2,628
8 Jupiter	\$2,602
9 Fort Lauderd	lale \$2,555
10 Saint August	ine \$2,534
11 Riverview	\$2,514
12 Hialeah	\$2,425
13 Tampa	\$2,393
14 Cape Coral	\$2,392
15 Boynton Bea	sch \$2,389
16 Delray Beach	\$2,326
17 Port Saint Lu	scie \$2,320
18 Naples	\$2,306
19 Davenport	\$2,277
20 Clermont	\$2,272
21 Orlando	\$2,251
22 West Palm B	seach \$2,236
23 Bonita Spring	gs \$2,218
24 Sarasota	\$2,199
24 Sarasota	
25 Kissimmee	\$2,188

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,016	37%
Rent	\$1,737	36%
Auto Loan	\$534	70%
Utilities	\$356	75%
Auto Insurance	\$200	91%
Health Insurance	*= \$69	83%
Cable & /	\$135	91%
Life Insurance	\$95	27%
Mobile Phone	\$132	99%
Alarm & Security	\$97	25%
		www.doxo.com/w/insights/



Sacramento



View doxolNSIGHTS for Sacramento

ational Rank 15 out of 50	
Avg. bill costs: \$2,459 per month	
Cost of Bills Index (COBI): 116	
38% of Household Income	
16% Above National Average	
Bill Average	\$2,459
National Average	\$2,126

Calif	ornia Avg. Monthly	Bill	
1	Fremont		\$3,944
2	San Jose		\$3,695
3	Irvine		\$3,596
4	Huntington Beach		\$3,574
5	Pasadena		\$3,407
6	Glendale		\$3,406
7	San Francisco		\$3,359
8	San Diego		\$3,324
9	Corona		\$3,211
10	Oakland		\$3,186
11	Oceanside		\$3,174
12	Torrance		\$3,150
13	Los Angeles		\$3,113
14	Santa Rosa		\$3,075
15	Santa Ana		\$3,053
16	Chula Vista		\$2,985
17	Anaheim		\$2,936
18	Long Beach		\$2,922
19	Riverside		\$2,891
20	Stockton		\$2,558
21	Sacramento		\$2,459
22	San Bernardino		\$2,347
23	Modesto		\$2,336
24	Fresno		\$2,313
25	Bakersfield		\$2,277
*cities with 60k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$2,016	35%	
Rent	\$1,530	48%	
Auto Loan	\$544	66%	
Utilities	\$285	71%	
Auto Insurance	\$195	71%	
Health Insurance	\$124	84%	
Cable & Internet	\$105	82%	
Life Insurance	\$87	19%	
Mobile Phone	\$100	98%	
Alarm & Security	\$68	20%	
		www.doxo.com/w/insights/	



Las Vegas



View doxolNSIGHTS for Las Vegas

ational Rank 16 out of 50	
Avg. bill costs: \$2,407 per month	
Cost of Bills Index (COBI): 113	
42% of Household Income	
13% Above National Average	
Bill Average	\$2,407
National Average	\$2,126

		160
Nev	/ada Avg. Monthly Bill	
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	\$1,563	36%
Rent	\$1,379	46%
Auto Loan	\$595	75%
Utilities	\$290	84%
Auto Insurance	\$234	78%
Health Insurance	\$185	53%
Cable & Internet	\$122	84%
Life Insurance	\$92	23%
Mobile Phone	\$110	97%
Alarm & Security	\$85	12%
		www.doxo.com/w/insights/



Phoenix



View doxoINSIGHTS for Phoenix

ational Rank 17 out of 50	
Avg. bill costs: \$2,395 per month	
Cost of Bills Index (COBI): 113	
40% of Household Income	
13% Above National Average	
Bill Average	\$2,395
National Average	\$2,126

Ariz	ona Avg. Monthly Bill	
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
14 15	Buckeye Fountain Hills	\$2,356 \$2,353
15	Fountain Hills	\$2,353
15 16	Fountain Hills Surprise	\$2,353 \$2,341
15 16 17	Fountain Hills Surprise Avondale	\$2,353 \$2,341 \$2,317
15 16 17 18	Fountain Hills Surprise Avondale Glendale	\$2,353 \$2,341 \$2,317 \$2,297
15 16 17 18 19	Fountain Hills Surprise Avondale Glendale Tempe	\$2,353 \$2,341 \$2,317 \$2,297 \$2,216
15 16 17 18 19 20	Fountain Hills Surprise Avondale Glendale Tempe Vail	\$2,353 \$2,341 \$2,317 \$2,297 \$2,216 \$2,213
15 16 17 18 19 20 21	Fountain Hills Surprise Avondale Glendale Tempe Vail Marana	\$2,353 \$2,341 \$2,317 \$2,297 \$2,216 \$2,213 \$2,208
15 16 17 18 19 20 21 22	Fountain Hills Surprise Avondale Glendale Tempe Vail Marana Tolleson	\$2,353 \$2,341 \$2,317 \$2,297 \$2,216 \$2,213 \$2,208 \$2,183
15 16 17 18 19 20 21 22 23	Fountain Hills Surprise Avondale Glendale Tempe Vail Marana Tolleson Mesa	\$2,353 \$2,341 \$2,317 \$2,297 \$2,216 \$2,213 \$2,208 \$2,183 \$2,171

Bill Category	A	verage Monthly Bill	% of Househ	olds with Bill
Mortgage		\$1,408	0	37%
Rent		\$1,311	0	44%
Auto Loan		\$566	0	71%
Utilities		\$451	0	80%
Auto Insurance	P - G	\$284	0	84%
Health Insurance	<u>+=</u>	\$93	0	68%
Cable & Internet	<u></u>	\$122	0	82%
Life Insurance		\$78	0	24%
Mobile Phone		\$108	0	97%
Alarm & Security		\$75	O	12%
			www.doxo.c	com/w/insights/



Tampa



View doxolNSIGHTS for Tampa

ational Rank 18 out of 50	
Avg. bill costs: \$2,393 per month	
Cost of Bills Index (COBI): 113	
41% of Household Income	
13% Above National Average	
Bill Average	\$2,393
National Average	\$2,126

Flor	rida Avg. Monthly Bill	
1	Boca Raton	\$2,974
2	Lake Worth	\$2,929
3	Miami Beach	\$2,875
4	Miami	\$2,867
5	Homestead	\$2,727
6	Pompano Beach	\$2,647
7	Hollywood	\$2,628
8	Jupiter	\$2,602
9	Fort Lauderdale	\$2,555
10	Saint Augustine	\$2,534
11	Riverview	\$2,514
12	Hialeah	\$2,425
13	Tampa	\$2,393
13 14	Tampa Cape Coral	\$2,393 \$2,392
14	Cape Coral	\$2,392
14 15	Cape Coral Boynton Beach	\$2,392 \$2,389
14 15 16	Cape Coral Boynton Beach Delray Beach	\$2,392 \$2,389 \$2,326
14 15 16 17	Cape Coral Boynton Beach Delray Beach Port Saint Lucie	\$2,392 \$2,389 \$2,326 \$2,320
14 15 16 17 18	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306
14 15 16 17 18 19	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples Davenport	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306 \$2,277
14 15 16 17 18 19 20	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples Davenport Clermont	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306 \$2,277 \$2,272
14 15 16 17 18 19 20 21	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples Davenport Clermont Orlando	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306 \$2,277 \$2,272 \$2,251
14 15 16 17 18 19 20 21 22	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples Davenport Clermont Orlando West Palm Beach	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306 \$2,277 \$2,272 \$2,272 \$2,251 \$2,236
14 15 16 17 18 19 20 21 22 23	Cape Coral Boynton Beach Delray Beach Port Saint Lucie Naples Davenport Clermont Orlando West Palm Beach Bonita Springs	\$2,392 \$2,389 \$2,326 \$2,320 \$2,306 \$2,277 \$2,272 \$2,251 \$2,236 \$2,218

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,552	34%
Rent	\$1,428	47%
Auto Loan	\$514	69%
Utilities	\$489	69%
Auto Insurance	\$218	83%
Health Insurance	\$153	68%
Cable & Internet	\$112	65%
Life Insurance	\$141	25%
Mobile Phone	\$100	99%
Alarm & Security	\$84	11%
		www.doxo.com/w/insights/



\$2,393

\$2,126

Colorado Springs



View doxoINSIGHTS for Colorado Springs



Average Monthly Bills

		14
Cold	orado Avg. Monthly Bill	
1	Erie	\$3,250
2	Parker	\$3,144
3	Louisville	\$3,097
4	Thornton	\$3,068
5	Arvada	\$3,014
6	Englewood	\$2,991
7	Windsor	\$2,928
8	Castle Rock	\$2,911
9	Littleton	\$2,907
10	Steamboat Springs	\$2,857
- 11	Boulder	\$2,831
12	Breckenridge	\$2,807
13	Commerce City	\$2,779
14	Broomfield	\$2,775
15	Brighton	\$2,746
16	Denver	\$2,743
17	Golden	\$2,735
18	Durango	\$2,733
19	Aurora	\$2,713
20	Westminster	\$2,689
21	Lafayette	\$2,617
22	Wheat Ridge	\$2,529
23	Colorado Springs	\$2,393
24	Longmont	\$2,371
25	Fort Collins	\$2,356
*citie	es with 12k households or mo	ore

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,745	46%
Rent	\$1,480	35%
Auto Loan	\$534	67%
Utilities	\$255	70%
Auto Insurance	\$227	85%
Health Insurance	\$164	68%
Cable & Internet	\$130	69%
Life Insurance	\$88	25%
Mobile Phone	\$120	89%
Alarm & Security	\$92	13%
		www.doxo.com/w/insights/



Dallas



View doxolNSIGHTS for Dallas

ational Rank 20 out of 50	
Avg. bill costs: \$2,370 per month	
Cost of Bills Index (COBI): 111	
39% of Household Income	
11% Above National Average	
Bill Average	\$2,370
National Average	\$2,126

		163	
Texas Avg. Monthly Bill			
1	Allen	\$3,637	
2	Humble	\$3,537	
3	Richardson	\$3,022	
4	New Braunfels	\$2,990	
5	Frisco	\$2,939	
6	Pflugerville	\$2,916	
7	Irving	\$2,878	
8	Round Rock	\$2,862	
9	Missouri City	\$2,827	
10	Keller	\$2,818	
11	Pearland	\$2,816	
12	Cypress	\$2,779	
13	Sugar Land	\$2,770	
14	Richmond	\$2,758	
15	Spring	\$2,756	
16	Plano	\$2,693	
17	Katy	\$2,643	
18	Austin	\$2,612	
19	Lewisville	\$2,610	
20	McKinney	\$2,610	
21	Mesquite	\$2,538	
22	Carrollton	\$2,511	
23	Garland	\$2,432	
24	Dallas	\$2,370	
25	Conroe	\$2,341	
*cities with 40k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,140	24%
Rent	\$1,357	56%
Auto Loan	\$573	75%
Utilities	\$332	77%
Auto Insurance	\$203	81%
Health Insurance	*= \$45	72%
Cable & Internet	\$104	83%
Life Insurance	 \$81	31%
Mobile Phone	\$95	97%
Alarm & Security	\$68	15%
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Charlotte



View doxoINSIGHTS for

North Carolina Avg. Monthly B

Charlotte		
ill		
	\$2,923	
	\$2,757	
	\$2,745	
	\$2,679	
	\$2,672	
	\$2,630	
	\$2,609	
	\$2,584	
	\$2,548	
	\$2,509	
	\$2,486	
	\$2,452	
	\$2.433	



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,593	40%
Rent	\$1,412	46%
Auto Loan	\$485	70%
Utilities	\$259	78%
Auto Insurance	\$225	88%
Health Insurance	 \$74	81%
Cable & Internet	\$122	83%
Life Insurance	 \$71	26%
Mobile Phone	\$125	99%
Alarm & Security	 \$76	12%
		www.doxo.com/w/insights/



Chicago



View doxolNSIGHTS for Chicago

1			
Illinois Avg. Monthly Bill			
1	Saint Charles	\$2,930	
2	Evanston	\$2,917	
3	Naperville	\$2,845	
4	Glenview	\$2,793	
5	Oak Park	\$2,781	
6	Mount Prospect	\$2,724	
7	Bolingbrook	\$2,698	
8	Plainfield	\$2,620	
9	Arlington Heights	\$2,576	
10	Round Lake	\$2,541	
11	Crystal Lake	\$2,529	
12	Wheaton	\$2,528	
13	Downers Grove	\$2,458	
14	Oak Lawn	\$2,437	
15	Schaumburg	\$2,425	

\$2,425 \$2,399

\$2,376

\$2,357

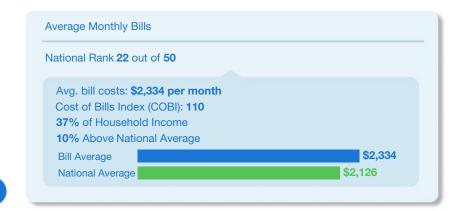
\$2,353 \$2,346

\$2,338

\$2,334

\$2,237

\$2,195



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,189	30%
Rent	\$1,410	53%
Auto Loan	\$508	52%
Utilities	\$352	57%
Auto Insurance	\$206	72%
Health Insurance	*= \$64	90%
Cable & Internet	\$123	77%
Life Insurance	\$97	40%
Mobile Phone	\$107	96%
Alarm & Security	\$107	21%
		www.doxo.com/w/insights/

Tinley Park

Des Plaines

Skokie

Palatine

McHenry

Lombard

Aurora

Chicago

Orland Park

Chicago Heights

19

20

22



Saint Paul



View doxolNSIGHTS for Saint Paul

ational Rank 23 out of 50	
Avg. bill costs: \$2,302 per month	
Cost of Bills Index (COBI): 82	
31% of Household Income	
0 Above National Average	
Bill Average	\$2,302
National Average	\$2,126

		161	
Michigan Avg. Monthly Bill			
1	Lakeville	\$3,093	
2	Stillwater	\$2,843	
3	Shakopee	\$2,778	
4	Prior Lake	\$2,750	
5	Andover	\$2,618	
6	Maple Grove	\$2,563	
7	Eden Prairie	\$2,526	
8	Farmington	\$2,464	
9	Osseo	\$2,423	
10	Mankato	\$2,412	
-11	Elk River	\$2,408	
12	Inver Grove Heights	\$2,377	
13	Cottage Grove	\$2,371	
14	Anoka	\$2,360	
15	Burnsville	\$2,345	
16	Saint Paul	\$2,302	
17	Hopkins	\$2,284	
18	Duluth	\$2,261	
19	Minneapolis	\$2,237	
20	Austin	\$2,135	
21	Rochester	\$2,116	
22	Saint Cloud	\$2,098	
23	Hastings	\$2,090	
24	Owatonna	\$2,085	
25	Brainerd	\$2,060	
*cities with 12k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,703	44%
Rent	\$1,292	33%
Auto Loan	\$500	76%
Utilities	\$324	78%
Auto Insurance	\$220	82%
Health Insurance	\$123	83%
Cable & Internet	\$108	75%
Life Insurance	 \$71	20%
Mobile Phone	\$109	92%
Alarm & Security	\$130	11%
		www.doxo.com/w/insights/



Baltimore



View doxolNSIGHTS for Baltimore

Ma

Annapolis

Laurel

Towson Westminster

Bel Air

Catonsville

Glen Burnie

Pasadena

Gwynn Oak

Parkville

Baltimore

view doxolNSIGHTS for Baltimore		
Mar	yland Avg. Monthly Bill	
1	Bethesda	\$3,737
2	Ellicott City	\$3,563
3	Bowie	\$3,424
4	Silver Spring	\$3,111
5	Columbia	\$3,105
6	Upper Marlboro	\$3,090
7	Gaithersburg	\$3,057
8	Hyattsville	\$3,022
9	Rockville	\$2,991
10	Germantown	\$2,980
11	Frederick	\$2,932
12	Fort Washington	\$2,919
13	Waldorf	\$2,918
14	Owings Mills	\$2,895

\$2,882

\$2,838 \$2,825

\$2,679

\$2,564

\$2,500

\$2,448

\$2,425

\$2,422

\$2,374

\$2,287

ational Rank 24 out of 50	
Avg. bill costs: \$2,287 per month	
Cost of Bills Index (COBI): 108	
43% of Household Income	
8% Above National Average	
Bill Average	\$2,287
National Average	\$2,126

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,438	34%
Rent	\$1,298	49%
Auto Loan	\$474	82%
Utilities	\$499	67%
Auto Insurance	\$190	81%
Health Insurance	\$99	71%
Cable & Internet	\$ 111	71%
Life Insurance	\$	22%
Mobile Phone	\$102	80%
Alarm & Security	\$159	23%
		www.doxo.com/w/insights/

22



Orlando



View doxoINSIGHTS for Orlando

ational Rank 25 out of 50	
Avg. bill costs: \$2,251 per month	
Cost of Bills Index (COBI): 106	
38% of Household Income	
6% Above National Average	
Bill Average	\$2,251
National Average	\$2,126

Florida Avg. Monthly Bill				
1	Boca Raton	\$2,974		
2	Lake Worth	\$2,929		
3	Miami Beach	\$2,875		
4	Miami	\$2,867		
5	Homestead	\$2,727		
6	Pompano Beach	\$2,647		
7	Hollywood	\$2,628		
8	Jupiter	\$2,602		
9	Fort Lauderdale	\$2,555		
10	Saint Augustine	\$2,534		
-11	Riverview	\$2,514		
12	Hialeah	\$2,425		
13	Tampa	\$2,393		
14	Cape Coral	\$2,392		
15	Boynton Beach	\$2,389		
16	Delray Beach	\$2,326		
17	Port Saint Lucie	\$2,320		
18	Naples	\$2,306		
19	Davenport	\$2,277		
20	Clermont	\$2,272		
21	Orlando	\$2,251		
22	West Palm Beach	\$2,236		
23	Bonita Springs	\$2,218		
24	Sarasota	\$2,199		
25	Ocala	\$2,188		
*cities with 40k households or more				

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,650	36%
Rent	\$1,540	46%
Auto Loan	\$456	73%
Utilities	\$267	68%
Auto Insurance	\$178	87%
Health Insurance	*= \$59	81%
Cable & Internet	\$145	88%
Life Insurance	\$ [\$86	26%
Mobile Phone	\$76	93%
Alarm & Security	\$88	12%
		www.doxo.com/w/insights/



Fort Worth



View doxolNSIGHTS for Fort Worth

view doxolnSiGHTS for Fort Worth			
Tex	as Avg. Monthly Bill		
1	Humble	\$3,537	
2	Richardson	\$3,022	
2 3	New Braunfels	\$2,990	
3 4	Frisco	\$2,939	
+ 5	Irving	\$2,878	
5 6	Round Rock	\$2,862	
7	Pearland	\$2,816	
B	Cypress	\$2,779	
9	Sugar Land	\$2,770	
10	Richmond	\$2,758	
11	Spring	\$2,756	
12	Plano	\$2,693	
13	Katy	\$2,643	
14	Austin	\$2,612	

\$2,610

\$2,610

\$2,538

\$2,511

\$2,432

\$2,370

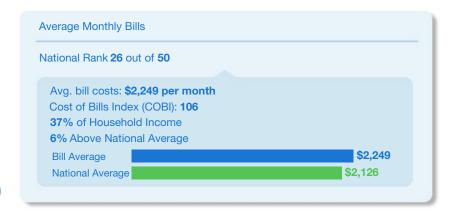
\$2,341

\$2,338

\$2,320

\$2,249

\$2,239



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,674	35%
Rent	\$1,329	41%
Auto Loan	\$563	70%
Utilities	\$289	79%
Auto Insurance	\$241	86%
Health Insurance	\$106	68%
Cable & Internet	\$105	91%
Life Insurance	\$112	16%
Mobile Phone	\$98	94%
Alarm & Security	\$85	12%
		www.doxo.com/w/insights/

Lewisville

McKinney

Mesquite Carrollton

Garland

Dallas

Conroe

Midland

Fort Worth

Denton

Grand Prairie

16

19

20

23

24

25



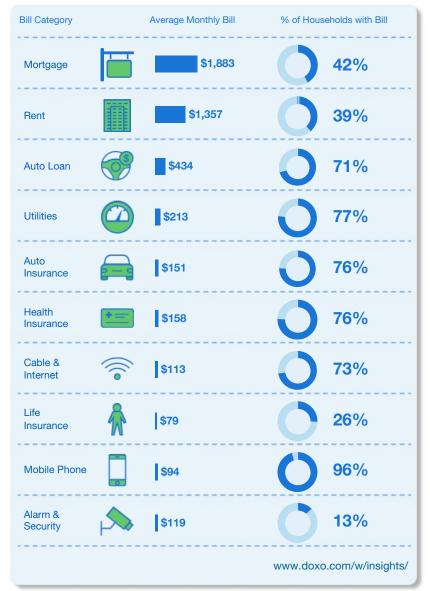
Minneapolis



View doxoINSIGHTS for Minneapolis

ational Rank 27 out of 50	
Avg. bill costs: \$2,237 per month	
Cost of Bills Index (COBI): 116	
30% of Household Income	
5% Above National Average	
Bill Average	\$2,237
National Average	\$2,126

		March 1997
Mini	nesota Avg. Monthly B	ill
1	Lakeville	\$3,093
2	Stillwater	\$2,843
3	Shakopee	\$2,778
4	Prior Lake	\$2,750
5	Savage	\$2,669
6	Andover	\$2,618
7	Chaska	\$2,602
8	Maple Grove	\$2,563
9	Eden Prairie	\$2,526
10	Farmington	\$2,464
11	Osseo	\$2,423
12	Mankato	\$2,412
13	Circle Pines	\$2,410
14	Elk River	\$2,408
15	Inver Grove Heights	\$2,377
16	Cottage Grove	\$2,371
17	Forest Lake	\$2,360
18	Anoka	\$2,360
19	Burnsville	\$2,345
20	Saint Paul	\$2,302
21	Hopkins	\$2,284
22	Duluth	\$2,261
23	Rosemount	\$2,242
24	Minneapolis	\$2,237
25	Austin	\$2,135
*citie	es with 10k households or	more





Houston



View doxolNSIGHTS for Houston

Tex	as Avg. Monthly Bill	
1	Humble	\$3,537
2	New Braunfels	\$2,990
3	Frisco	\$2,939
4	Irving	\$2,878
5	Round Rock	\$2,862
6	Cypress	\$2,779
7	Sugar Land	\$2,770
8	Richmond	\$2,758
9	Spring	\$2,756
10	Plano	\$2,693
-11	Katy	\$2,643
12	Austin	\$2,612
13	Lewisville	\$2,610
14	McKinney	\$2,610

\$2,538

\$2,511 \$2,432

\$2,370

\$2,341

\$2,338

\$2,320

\$2,249 \$2,239

\$2,232

\$2,171

ational Rank 28 out of 50	
Avg. bill costs: \$2,232 per month	
Cost of Bills Index (COBI): 105	
39% of Household Income	
5% Above National Average	
Bill Average	\$2,232
National Average	\$2,126

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,823	26%
Rent	\$1,274	50%
Auto Loan	\$567	71%
Utilities	\$349	77%
Auto Insurance	\$185	79%
Health Insurance	\$76	77%
Cable & Internet	\$120	86%
Life Insurance	* \$77	29%
Mobile Phone	\$108	98%
Alarm & Security	\$72	20%
		www.doxo.com/w/insights/

Mesquite

Carrollton

Grand Prairie

Midland

Denton

Houston

Arlington

Fort Worth

Garland

Dallas

19

20

22

24



Birmingham



View doxolNSIGHTS for Birmingham

\$2,2
\$2,126

Average Monthly Bills

Ala	bama Avg. Monthly Bill	
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	\$1,400	37%
Rent	\$1,112	39%
Auto Loan	\$475	57%
Utilities	\$454	86%
Auto Insurance	\$212	84%
Health Insurance	\$226	73%
Cable & Internet	\$125	91%
Life Insurance	\$82	28%
Mobile Phone	\$120	94%
Alarm & Security	\$54	14%
		www.doxo.com/w/insights/



\$2,212 \$2,126

Milwaukee



View doxolNSIGHTS for Milwaukee

Avg. bill costs: \$2	2,212 per month	
Cost of Bills Index	x (COBI): 104	
45% of Househol	ld Income	
4% Above Nation	nal Average	
Bill Average		
National Average		
Bill Category	Average Monthly Bill	
Bill Category	Average Monthly Bill	
Bill Category		
Bill Category Mortgage	Average Monthly Bill	
b		
b		
b		

Average Monthly Bills

National Rank 30 out of 50

		16
Wis	consin Avg. Monthly Bill	
1	Verona	\$2,743
2	Brookfield	\$2,717
3	Hudson	\$2,713
4	Middleton	\$2,605
5	Sun Prairie	\$2,597
6	Mequon	\$2,547
7	Franklin	\$2,513
8	Madison	\$2,405
9	Menomonee Falls	\$2,391
10	Muskego	\$2,368
11	Lake Geneva	\$2,312
12	Waukesha	\$2,303
13	Burlington	\$2,302
14	New Berlin	\$2,251
15	Menomonie	\$2,216
16	Milwaukee	\$2,212
17	Oconomowoc	\$2,207
18	Fond Du Lac	\$2,187
19	Pewaukee	\$2,163
20	Oak Creek	\$2,152
21	De Pere	\$2,138
22	Kenosha	\$2,117
23	Baraboo	\$2,076
24	Onalaska	\$2,049
25	Appleton	\$2,040
*citie	es with 41k households or mo	ore

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,257	30%
Rent	\$1,020	52%
Auto Loan	\$508	81%
Utilities	\$591	62%
Auto Insurance	\$242	84%
Health Insurance	\$79	74%
Cable & Internet	\$125	92%
Life Insurance	\$100	24%
Mobile Phone	\$121	97%
Alarm & Security	\$116	7%
		www.doxo.com/w/insights/



Jacksonville



View doxolNSIGHTS for Jacksonville

National Rank 31 out of 50	
Avg. bill costs: \$2,164 per month	
Cost of Bills Index (COBI): 102	
40% of Household Income	
2% Above National Average	
Bill Average	\$2,164
National Average	\$2,126

		16	
Flor	ida Avg. Monthly Bill		
1	Boca Raton	\$2,974	
2	Lake Worth	\$2,929	
3	Miami Beach	\$2,875	
4	Miami	\$2,867	
5	Homestead	\$2,727	
6	Pompano Beach	\$2,647	
7	Hollywood	\$2,628	
8	Jupiter	\$2,602	
9	Fort Lauderdale	\$2,555	
10	Saint Augustine	\$2,534	
-11	Riverview	\$2,514	
12	Hialeah	\$2,425	
13	Tampa	\$2,393	
14	Cape Coral	\$2,392	
15	Boynton Beach	\$2,389	
16	Delray Beach	\$2,326	
17	Port Saint Lucie	\$2,320	
18	Naples	\$2,306	
19	Clermont	\$2,272	
20	Orlando	\$2,251	
21	West Palm Beach	\$2,236	
22	Sarasota	\$2,199	
23	Ocala	\$2,188	
24	Kissimmee	\$2,178	
25	Jacksonville	\$2,164	
*cities with 45k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,388	37%
Rent	\$1,285	42%
Auto Loan	\$515	79%
Utilities	\$277	65%
Auto Insurance	\$205	88%
Health Insurance	\$129	76%
Cable & Internet	\$115	86%
Life Insurance	\$102	31%
Mobile Phone	\$105	95%
Alarm & Security	\$60	25%
		www.doxo.com/w/insights/



San Antonio



View doxolNSIGHTS for San Antonio

· ·	2,161 per month	
Cost of Bills Ind 38% of Househ	'	
2% Above Nation		
Bill Average		\$2,16
National Average		\$2,126

Average Monthly Bills

		16	
Tex	as Avg. Monthly Bill		
1	Humble	\$3,537	
2	Frisco	\$2,939	
3	Irving	\$2,878	
4	Round Rock	\$2,862	
5	Cypress	\$2,779	
6	Sugar Land	\$2,770	
7	Richmond	\$2,758	
8	Spring	\$2,756	
9	Plano	\$2,693	
10	Katy	\$2,643	
-11	Austin	\$2,612	
12	McKinney	\$2,610	
13	Garland	\$2,432	
14	Dallas	\$2,370	
15	Conroe	\$2,341	
16	Grand Prairie	\$2,338	
17	Midland	\$2,320	
18	Fort Worth	\$2,249	
19	Denton	\$2,239	
20	Houston	\$2,232	
21	Arlington	\$2,171	
22	San Antonio	\$2,161	
23	Corpus Christi	\$2,148	
24	Killeen	\$2,082	
25	Odessa	\$2,069	
*cities with 55k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,643	35%
Rent	\$1,217	41%
Auto Loan	\$527	74%
Utilities	\$267	77%
Auto Insurance	\$206	79%
Health Insurance	\$95	75%
Cable & Internet	\$131	89%
Life Insurance	\$63	25%
Mobile Phone	\$115	99%
Alarm & Security	\$94	13%
		www.doxo.com/w/insights/



Columbus



View doxoINSIGHTS for Columbus

ational Rank 33 out of 50	
Avg. bill costs: \$2,101 per month	
Cost of Bills Index (COBI): 99	
39% of Household Income	
1% Below National Average	
Bill Average	\$2,101
National Average	\$2,126

			100
Ohio	Avg. Monthly Bill		
1	Dublin		\$3,116
2	Westerville		\$2,811
3	Hilliard		\$2,685
4	Mason		\$2,511
5	Loveland		\$2,408
6	West Chester		\$2,340
7	Delaware		\$2,229
8	Reynoldsburg		\$2,150
9	Lakewood		\$2,132
10	Columbus		\$2,101
- 11	Medina		\$2,088
12	Cincinnati		\$2,065
13	Hamilton		\$2,017
14	Grove City		\$2,007
15	Painesville		\$1,962
16	Newark		\$1,919
17	Cuyahoga Falls		\$1,830
18	Lancaster		\$1,820
19	Mentor		\$1,805
20	Chillicothe		\$1,780
21	Dayton		\$1,773
22	Elyria		\$1,766
23	Findlay		\$1,758
24	Cleveland		\$1,735
25	Euclid		\$1,728
*cities with 20k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,321	32%
Rent	\$1,140	52%
Auto Loan	\$450	68%
Utilities	\$407	83%
Auto Insurance	\$200	81%
Health Insurance	\$68	70%
Cable & Internet	\$132	84%
Life Insurance	\$80	30%
Mobile Phone	\$94	91%
Alarm & Security	\$88	12%
		www.doxo.com/w/insights/



Pittsburgh



View doxolNSIGHTS for Pittsburgh

ational Rank 34 out of 50	
Avg. bill costs: \$2,099 per month	
Cost of Bills Index (COBI): 99	
34% of Household Income	
1% Below National Average	
Bill Average	\$2,099
National Average	\$2,126

		10
Penn	sylvania Avg. Month	ıly Bill
1	Coatesville	\$2,786
2	West Chester	\$2,744
3	Morrisville	\$2,713
4	Lansdale	\$2,536
5	Levittown	\$2,505
6	Bensalem	\$2,389
7	State College	\$2,383
8	Pottstown	\$2,294
9	Norristown	\$2,264
10	Lancaster	\$2,184
- 11	Bethlehem	\$2,169
12	Reading	\$2,137
13	Easton	\$2,110
14	Pittsburgh	\$2,099
	Pittsburgh Mechanicsburg	\$2,099 \$2,084
14		
14 15	Mechanicsburg	\$2,084
14 15 16	Mechanicsburg Philadelphia	\$2,084 \$2,060
14 15 16 17	Mechanicsburg Philadelphia Irwin	\$2,084 \$2,060 \$2,058
14 15 16 17 18	Mechanicsburg Philadelphia Irwin Hanover	\$2,084 \$2,060 \$2,058 \$2,048
14 15 16 17 18 19	Mechanicsburg Philadelphia Irwin Hanover York	\$2,084 \$2,060 \$2,058 \$2,048 \$2,027
14 15 16 17 18 19	Mechanicsburg Philadelphia Irwin Hanover York Allentown	\$2,084 \$2,060 \$2,058 \$2,048 \$2,027 \$1,948
14 15 16 17 18 19 20 21	Mechanicsburg Philadelphia Irwin Hanover York Allentown Carlisle	\$2,084 \$2,060 \$2,058 \$2,048 \$2,027 \$1,948 \$1,917
14 15 16 17 18 19 20 21	Mechanicsburg Philadelphia Irwin Hanover York Allentown Carlisle Chambersburg	\$2,084 \$2,060 \$2,058 \$2,048 \$2,027 \$1,948 \$1,917 \$1,911
14 15 16 17 18 19 20 21 22 23	Mechanicsburg Philadelphia Irwin Hanover York Allentown Carlisle Chambersburg Harrisburg	\$2,084 \$2,060 \$2,058 \$2,048 \$2,027 \$1,948 \$1,917 \$1,911 \$1,909

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,229	35%
Rent	\$1,117	39%
Auto Loan	\$398	74%
Utilities	\$502	79%
Auto Insurance	\$271	89%
Health Insurance	\$133	62%
Cable & Internet	\$116	61%
Life Insurance	\$86	33%
Mobile Phone	\$114	86%
Alarm & Security	\$85	24%
		www.doxo.com/w/insights/



Omaha



View doxolNSIGHTS for Omaha

Nebraska Avg. Monthly Bill				
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		

\$1,755

\$1,726

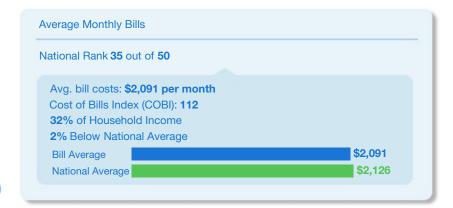
\$1,719 \$1,696

\$1,668

\$1,642

\$1,625

\$1,468



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,476	42%
Rent	\$1,114	38%
Auto Loan	\$562	65%
Utilities	\$315	82%
Auto Insurance	\$184	77%
Health Insurance	\$70	72%
Cable & Internet	\$129	81%
Life Insurance	\$76	19%
Mobile Phone	\$115	92%
Alarm & Security	\$76	9%
		www.doxo.com/w/insights/

Norfolk

Fremont

Kearney

North Platte

Hastings

Beatrice

Columbus

14

15

19



Cincinnati



View doxolNSIGHTS for Cincinnati

Avg. bill costs: \$2	
Cost of Bills Inde: 35% of Househol	
3% Below Nation	
Bill Average	\$2,065
National Average	\$2,120

Average Monthly Bills

Ohio	o Avg. Monthly Bil	
1	Dublin	\$3,116
2	Westerville	\$2,811
3	Hilliard	\$2,685
4	Mason	\$2,511
5	Loveland	\$2,408
6	West Chester	\$2,340
7	Delaware	\$2,229
8	Reynoldsburg	\$2,150
9	Lakewood	\$2,132
10	Columbus	\$2,101
-11	Medina	\$2,088
12	Cincinnati	\$2,065
13	Hamilton	\$2,017
14	Grove City	\$2,007
15	Painesville	\$1,962
16	Newark	\$1,919
17	Cuyahoga Falls	\$1,830
18	Lancaster	\$1,820
19	Mentor	\$1,805
20	Chillicothe	\$1,780
21	Dayton	\$1,773
22	Elyria	\$1,766
23	Findlay	\$1,758
24	Cleveland	\$1,735
25	Euclid	\$1,728
*citie	es with 20k househo	olds or more

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,404	39%
Rent	\$989	40%
Auto Loan	\$435	72%
Utilities	\$322	82%
Auto Insurance	\$210	80%
Health Insurance	\$166	76%
Cable & Internet	\$132	88%
Life Insurance	\$75	32%
Mobile Phone	\$111	89%
Alarm & Security	\$84	13%
		www.doxo.com/w/insights/



Philadelphia



View doxoINSIGHTS for Philadelphia

ational Rank 37 out of 50	
Avg. bill costs: \$2,060 per month	
Cost of Bills Index (COBI): 97	
41% of Household Income	
3% Below National Average	
Bill Average	\$2,060
National Average	\$2,126

		10
Pen	nsylvania Avg. Montl	nly Bill
1	Coatesville	\$2,786
2	West Chester	\$2,744
3	Morrisville	\$2,713
4	Lansdale	\$2,536
5	Levittown	\$2,505
6	Bensalem	\$2,389
7	State College	\$2,383
8	Pottstown	\$2,294
9	Norristown	\$2,264
10	Lancaster	\$2,184
11	Bethlehem	\$2,169
12	Reading	\$2,137
13	Easton	\$2,110
14	Pittsburgh	\$2,099
15	Mechanicsburg	\$2,084
16	Philadelphia	\$2,060
17	Irwin	\$2,058
18	Hanover	\$2,048
19	York	\$2,027
20	Allentown	\$1,948
21	Carlisle	\$1,917
22	Chambersburg	\$1,911
23	Harrisburg	\$1,909
24	Erie	\$1,897
25	Scranton	\$1,748
*citi	es with 20k households	or more

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,339	31%
Rent	\$1,304	46%
Auto Loan	\$464	74%
Utilities	\$320	84%
Auto Insurance	\$183	75%
Health Insurance	\$104	76%
Cable & Internet	\$113	68%
Life Insurance	\$81	18%
Mobile Phone	\$112	96%
Alarm & Security	\$90	20%
		www.doxo.com/w/insights/



Kansas City



View doxolNSIGHTS for Kansas City

		16
Mic	higan Avg. Monthly Bill	
1	Lees Summit	\$2,516
2	Chesterfield	\$2,411
3	Saint Charles	\$2,175
4	Ballwin	\$2,110
5	Blue Springs	\$2,066
6	Arnold	\$2,048
7	Kansas City	\$2,045
8	Liberty	\$2,013
9	O Fallon	\$2,006
10	Saint Louis	\$2,003
-11	Wentzville	\$1,997
12	Fenton	\$1,918
13	Saint Peters	\$1,877
13 14	Saint Peters Columbia	\$1,877 \$1,834

\$1,779

\$1,763

\$1,757

\$1,714

\$1,686

\$1,664

\$1,651

\$1,639

\$1,506

\$1,496

lational Rank 38 out of 50	
Avg. bill costs: \$2,045 per month	
Cost of Bills Index (COBI): 82	
36% of Household Income	
4% Below National Average	
Bill Average	\$2,045
National Average	\$2,126

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,368	36%
Rent	\$1,136	43%
Auto Loan	\$520	51%
Utilities	\$301	84%
Auto Insurance	\$221	81%
Health Insurance	\$150	85%
Cable & Internet	\$114	76%
Life Insurance	\$97	39%
Mobile Phone	\$108	96%
Alarm & Security	\$77	14%
		www.doxo.com/w/insights/

Branson

Jefferson City

Saint Joseph

Independence

Cape Girardeau

Poplar Bluff

Sedalia

Joplin

Springfield

Rolla

16

20

22

23

24



Saint Louis



View doxoll

Missouri Avg. M

10

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24

25

Ballwin

Arnold Kansas City

Liberty

O Fallon

Saint Louis

Wentzville

Raymore

Imperial

Pacific

Fenton

Lake Ozark

Pleasant Hill

Maryland Heights

Smithville Blue Springs

Wildwood Eureka Lees Sumn Lake Saint Chesterfiel Grain Valle Platte City Kearney Saint Charl

IT OF ST.	F	6% Belo Bill Avera
NSIGHTS for S	aint Louis	National
lonthly Bill		Bill Category
	\$2,800	
	\$2,707	Mortgage
nit	\$2,516	
Louis	\$2,460	Rent
d	\$2,411	
у	\$2,283	Auto Loon
	\$2,224	Auto Loan
	\$2,194	
les	\$2,175	Utilities
	\$2,110	

\$2,082

\$2,066 \$2,048

\$2,045

\$2,013

\$2,006

\$2,003

\$1,997

\$1,990

\$1,968

\$1,948

\$1,928

\$1,922

\$1,918

\$1,913

National Rank 39 out of 50	
Avg. bill costs: \$2,003 per month	
Cost of Bills Index (COBI): 94	
35% of Household Income	
6% Below National Average	
Bill Average	\$2,003
National Average	\$2,126

Bill Category		Average Monthly Bill	% of Households with Bill
Mortgage		\$1,499	36%
Rent		\$1,035	41%
Auto Loan		\$443	69%
Utilities		\$282	88%
Auto Insurance		\$194	77%
Health Insurance	+=	\$169	63%
Cable & Internet	<u></u>	\$122	86%
Life Insurance		\$ 73	20%
Mobile Phone		\$118	86%
Alarm & Security		\$76	12%
			www.doxo.com/w/insights/



Tucson



View doxolNSIGHTS for Tucson

ational Rank 40 out of 50	
Avg. bill costs: \$1,982 per month	
Cost of Bills Index (COBI): 93	
36% of Household Income	
7% Below National Average	
Bill Average	\$1,982
National Average	\$2,126

		14	
Arizona Avg. Monthly Bill			
1	Scottsdale	\$3,067	
2	Queen Creek	\$2,686	
3	Goodyear	\$2,611	
4	Gilbert	\$2,532	
5	Chandler	\$2,493	
6	Flagstaff	\$2,411	
7	Peoria	\$2,402	
8	Phoenix	\$2,395	
9	Maricopa	\$2,369	
10	Buckeye	\$2,356	
11	Surprise	\$2,341	
12	Avondale	\$2,317	
13	Glendale	\$2,297	
14	Tempe	\$2,216	
15	Mesa	\$2,171	
16	San Tan Valley	\$2,136	
17	Lake Havasu City	\$1,992	
18	Tucson	\$1,982	
19	Prescott Valley	\$1,971	
20	Yuma	\$1,963	
21	Prescott	\$1,926	
22	Sierra Vista	\$1,854	
23	Casa Grande	\$1,845	
24	Sun City	\$1,827	
25	Apache Junction	\$1,804	
*cities with 10k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,246	37%
Rent	\$1,076	37%
Auto Loan	\$557	58%
Utilities	\$397	86%
Auto Insurance	\$174	81%
Health Insurance	\$139	70%
Cable & Internet	\$122	86%
Life Insurance	\$81	22%
Mobile Phone	\$95	94%
Alarm & Security	\$65	12%
		www.doxo.com/w/insights/



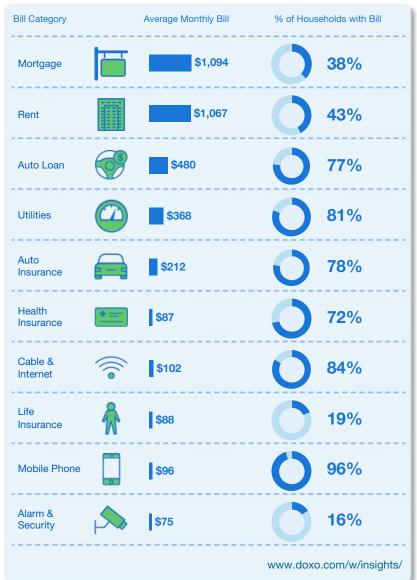
Indianapolis



View doxolNSIGHTS for Indianapolis

ational Rank 41 out of 50	
Avg. bill costs: \$1,976 per month	
Cost of Bills Index (COBI): 93	
38% of Household Income	
7% Below National Average	
Bill Average	\$1,976
National Average	\$2,126

		<u> </u>
Indi	ana Avg. Monthly Bi	
1	Carmel	\$2,478
2	Fishers	\$2,221
3	Noblesville	\$2,159
4	Bloomington	\$2,138
5	Greenwood	\$2,101
6	West Lafayette	\$2,046
7	Crown Point	\$2,039
8	Indianapolis	\$1,976
9	Valparaiso	\$1,944
10	Jeffersonville	\$1,933
11	New Albany	\$1,911
12	Columbus	\$1,806
13	Goshen	\$1,768
14	Evansville	\$1,757
15	Lafayette	\$1,717
16	Michigan City	\$1,716
17	Elkhart	\$1,716
18	Gary	\$1,697
19	Mishawaka	\$1,692
20	South Bend	\$1,683
21	Fort Wayne	\$1,672
22	Kokomo	\$1,658
23	Muncie	\$1,550
24	Hammond	\$1,472
25	Anderson	\$1,462
*cities with 20k households or more		





Louisville



View doxolNSIGHTS for Louisville

ational Rank 42 out of 50	
Avg. bill costs: \$2,065 per month	
Cost of Bills Index (COBI): 91	
34% of Household Income	
9% Below National Average	
Bill Average	\$2,065
National Average	\$2,126

		tile.
Ken	tucky Avg. Monthly B	ill
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

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$7,067	204%
Rent	\$5,412	150%
Auto Loan	\$528	76%
Utilities	\$334	78%
Auto Insurance	\$189	81%
Health Insurance	\$106	70%
Cable & Internet	\$129	85%
Life Insurance	\$72	23%
Mobile Phone	\$114	92%
Alarm & Security	\$85	12%
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Memphis



View doxolNSIGHTS for Memphis

ational Rank 43 out of 50	
Avg. bill costs: \$1,912 per month	
Cost of Bills Index (COBI): 82	
43% of Household Income	
10% Below National Average	
Bill Average	\$1,912
National Average	\$2,126

Mic	higan Avg. Monthly Bill		
1	Brentwood	\$3,001	
2	Collierville	\$2,777	
3	Franklin	\$2,579	
4	Nashville	\$2,457	
5	Hendersonville	\$2,437	
6	Murfreesboro	\$2,430	
7	Mount Juliet	\$2,388	
8	Antioch	\$2,300	
9	Cordova	\$2,284	
10	Lebanon	\$2,221	
11	Gallatin	\$2,139	
12	Smyrna	\$2,091	
13	Knoxville	\$2,009	
14	Cleveland	\$1,977	
15	Morristown	\$1,959	
16	Clarksville	\$1,949	
17	Memphis	\$1,912	
18	Chattanooga	\$1,900	
19	Maryville	\$1,859	
20	Sevierville	\$1,843	
21	Jackson	\$1,804	
22	Johnson City	\$1,757	
23	Columbia	\$1,753	
24	Cookeville	\$1,709	
25	Crossville	\$1,614	
*cities with 20k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,259	30%
Rent	\$1,065	49%
Auto Loan	\$514	75%
Utilities	\$202	79%
Auto Insurance	\$219	79%
Health Insurance	\$67	82%
Cable & Internet	\$113	89%
Life Insurance	\$76	30%
Mobile Phone	\$106	94%
Alarm & Security	\$73	21%
		www.doxo.com/w/insights/



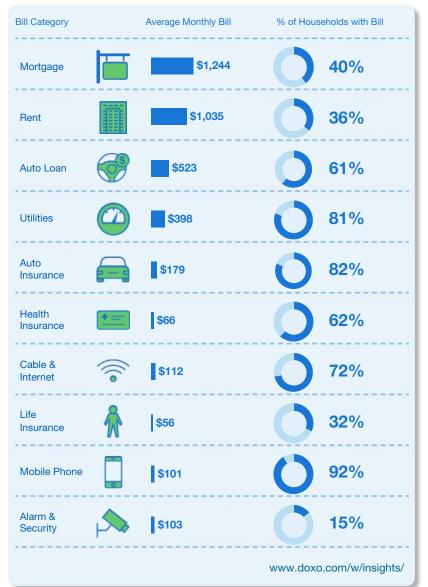
Albuquerque



View doxolNSIGHTS for Albuquerque

tional Rank 44 out of 50	
Avg. bill costs: \$1,907 per month	
Cost of Bills Index (COBI): 82	
36% of Household Income	
10% Below National Average	
Bill Average	\$1,907
National Average	\$2,126

		te de la constant de
Mic	higan Avg. Monthly	Bill
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





Oklahoma City



View doxolNSIGHTS for Oklahoma City

ational Rank 45 out of 50	
Avg. bill costs: \$1,896 per month	
Cost of Bills Index (COBI): 89	
38% of Household Income	
11% Below National Average	
Bill Average	\$1,896
National Average	\$2,126

Oklahoma Avg. Monthly Bill 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 \$2,003 11 Broken Arrow \$2,052
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
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
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
5 Jenks \$2,191 6 Owasso \$2,152 7 Choctaw \$2,152 8 Mustang \$2,133 9 Tuttle \$2,113 10 Stillwater \$2,103
6 Owasso \$2,152 7 Choctaw \$2,152 8 Mustang \$2,133 9 Tuttle \$2,113 10 Stillwater \$2,103
7 Choctaw \$2,152 8 Mustang \$2,133 9 Tuttle \$2,113 10 Stillwater \$2,103
8 Mustang \$2,133 9 Tuttle \$2,113 10 Stillwater \$2,103
9 Tuttle \$2,113 10 Stillwater \$2,103
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

Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$1,182	33%	
Rent	\$1,009	42%	
Auto Loan	\$474	77%	
Utilities	\$332	82%	
Auto Insurance	\$201	88%	
Health Insurance	\$97	67%	
Cable & Internet	\$112	84%	
Life Insurance	\$68	14%	
Mobile Phone	\$97	96%	
Alarm & Security	\$78	9%	
		www.doxo.com/w/insights	



Rochester



View doxoINSIGHTS for Rochester

ational Rank 46 out of 50	
Avg. bill costs: \$1,858 per month	
Cost of Bills Index (COBI): 82	
35% of Household Income	
13% Below National Average	
Bill Average	\$1,858
National Average	\$2,126

		1	
New	York Avg. Monthly Bill		
1	New York	\$3,639	
2	White Plains	\$3,158	
3	Astoria	\$3,083	
4	Corona	\$3,013	
5	Jamaica	\$3,006	
6	Brooklyn	\$2,940	
7	Mount Vernon	\$2,939	
8	Forest Hills	\$2,905	
9	Staten Island	\$2,889	
10	Ridgewood	\$2,883	
11	Yonkers	\$2,776	
12	Woodside	\$2,753	
13	Flushing	\$2,718	
14	Elmhurst	\$2,687	
15	Bronx	\$2,587	
16	Poughkeepsie	\$2,535	
17	Ithaca	\$2,428	
18	Troy	\$2,374	
19	Albany	\$2,318	
20	Schenectady	\$2,317	
21	Binghamton	\$2,217	
22	Utica	\$1,905	
23	Syracuse	\$1,903	
24	Rochester	\$1,858	
25	Buffalo	\$1,761	
*cities with 30k households or more			

Bill Category		Average Monthly Bill	% of Households with B	ill
Mortgage		\$1,165	36%	
Rent		\$1,053	43%	
Auto Loan		\$347	76%	
Utilities		\$355	81%	
Auto Insurance		\$212	94%	
Health Insurance	*=	\$52	85%	
Cable & Internet	<u></u>	\$92	83%	
Life Insurance		\$126	28%	
Mobile Phone		\$86	83%	
Alarm & Security		\$64	12%	
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El Paso



View doxolNSIGHTS for El Paso

ational Rank 47 out of 50	
Avg. bill costs: \$1,784 per month	
Cost of Bills Index (COBI): 82	
38% of Household Income	
16% Below National Average	
Bill Average	\$1,784
National Average	\$2,126

Mic	higan Avg. Monthly Bi		
1	Frisco	\$2,939	
2	Irving	\$2,878	
3	Round Rock	\$2,862	
4	Spring	\$2,756	
5	Plano	\$2,693	
6	Katy	\$2,643	
7	Austin	\$2,612	
8	McKinney	\$2,610	
9	Garland	\$2,432	
10	Dallas	\$2,370	
11	Conroe	\$2,341	
12	Grand Prairie	\$2,338	
13	Midland	\$2,320	
14	Fort Worth	\$2,249	
15	Houston	\$2,232	
16	Arlington	\$2,171	
17	San Antonio	\$2,161	
18	Corpus Christi	\$2,148	
19	Odessa	\$2,069	
20	Laredo	\$2,026	
21	Waco	\$2,008	
22	Lubbock	\$1,937	
23	Amarillo	\$1,936	
24	El Paso	\$1,784	
25	Brownsville	\$1,605	
*cities with 67k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,223	34%
Rent	\$987	36%
Auto Loan	\$442	73%
Utilities	\$323	89%
Auto Insurance	\$97	80%
Health Insurance	\$78	68%
Cable & Internet	\$147	87%
Life Insurance	\$69	18%
Mobile Phone	\$130	94%
Alarm & Security	\$78	11%
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Dayton



View doxolNSIGHTS for Dayton

Mic	higan Avg. Monthl	y Bill	
1	Dublin		\$3,116
2	Westerville		\$2,811
3	Hilliard		\$2,685
4	Lakewood		\$2,132
5	Columbus		\$2,101
6	Medina		\$2,088
7	Cincinnati		\$2,065
8	Hamilton		\$2,017
9	Grove City		\$2,007
10	Newark		\$1,919
-11	Lancaster		\$1,820
12	Mentor		\$1,805
13	Dayton		\$1,773
14	Elyria		\$1,766

\$1,735

\$1,716

\$1,711

\$1,682

\$1,681

\$1,674

\$1,604

\$1,577

\$1,566

\$1,549

\$1,524

ational Rank 48 out of 50	
Avg. bill costs: \$1,773 per month	
Cost of Bills Index (COBI): 82	
32% of Household Income	
17% Below National Average	
Bill Average	\$1,773
National Average	\$2,126

Bill Category		Average Monthly Bill	% of Households with Bill
Mortgage		\$1,193	38%
Rent		\$948	37%
Auto Loan		\$421	71%
Utilities		\$281	89%
Auto Insurance		\$161	79%
Health Insurance	*=	\$117	64%
Cable & Internet	<u></u>	\$117	86%
Life Insurance	*	\$101	17%
Mobile Phone		\$103	86%
Alarm & Security	A	\$106	10%
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15

16

17

20

22

23

24

Cleveland

Middletown

Akron

Massillon

Mansfield

Springfield

Canton

Lorain

Warren

Zanesville



Cleveland



View doxoINSIGHTS for Cleveland

ational Rank 49 out of 50	
Avg. bill costs: \$1,735 per month	
Cost of Bills Index (COBI): 82	
41% of Household Income	
18% Below National Average	
Bill Average	\$1,735
National Average	\$2,126

Mic	higan Avg. Mont	hly Bill	
1	Dublin		\$3,116
2	Westerville		\$2,811
3	Hilliard		\$2,685
4	Lakewood		\$2,132
5	Columbus		\$2,101
6	Medina		\$2,088
7	Cincinnati		\$2,065
8	Hamilton		\$2,017
9	Grove City		\$2,007
10	Newark		\$1,919
11	Lancaster		\$1,820
12	Mentor		\$1,805
13	Dayton		\$1,773
14	Elyria		\$1,766
15	Cleveland		\$1,735
16	Middletown		\$1,716
17	Akron		\$1,711
18	Lima		\$1,682
19	Massillon		\$1,681
20	Mansfield		\$1,674
21	Springfield		\$1,604
22	Canton		\$1,577
23	Lorain		\$1,566
24	Zanesville		\$1,549
25	Warren		\$1,524
*cities with 25k households or more			

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,038	30%
Rent	\$925	46%
Auto Loan	\$464	63%
Utilities	\$353	87%
Auto Insurance	\$160	86%
Health Insurance	\$91	69%
Cable & Internet	\$100	84%
Life Insurance	\$72	19%
Mobile Phone	\$103	91%
Alarm & Security	\$64	10%
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Detroit



View doxolNSIGHTS for Detroit

ational Rank 50 out of 50	
Avg. bill costs: \$1,640 per month	
Cost of Bills Index (COBI): 82	
53% of Household Income	
23% Below National Average	
Bill Average	\$1,640
National Average	\$2,126

		160
Mic	higan Avg. Monthly Bill	
1	Ann Arbor	\$2,589
2	Rochester	\$2,443
3	Canton	\$2,414
4	Troy	\$2,368
5	Farmington	\$2,363
6	Livonia	\$2,289
7	Traverse City	\$2,150
8	Southfield	\$2,101
9	Westland	\$2,048
10	Clinton Township	\$2,007
-11	Ypsilanti	\$1,996
12	Kalamazoo	\$1,988
13	Utica	\$1,940
14	Sterling Heights	\$1,892
15	Grand Rapids	\$1,887
16	Warren	\$1,840
17	Dearborn	\$1,829
18	Lansing	\$1,748
19	Saginaw	\$1,741
20	Flint	\$1,732
21	Holland	\$1,730
22	Jackson	\$1,676
23	Detroit	\$1,640
24	Battle Creek	\$1,592
25	Muskegon	\$1,520
*citi	es with 30k households or r	nore

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$993	16%
Rent	\$988	49%
Auto Loan	\$403	77%
Utilities	\$321	85%
Auto Insurance	\$157	75%
Health Insurance	\$77	78%
Cable & Internet	\$108	90%
Life Insurance	\$71	30%
Mobile Phone	\$105	96%
Alarm & Security	\$103	16%
		www.doxo.com/w/insights/



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.