

## The Bill Pay Economy™

U.S. Utilities Market Size and Household Spend doxolNSIGHTS Report 2024



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



#### **About 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.

**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

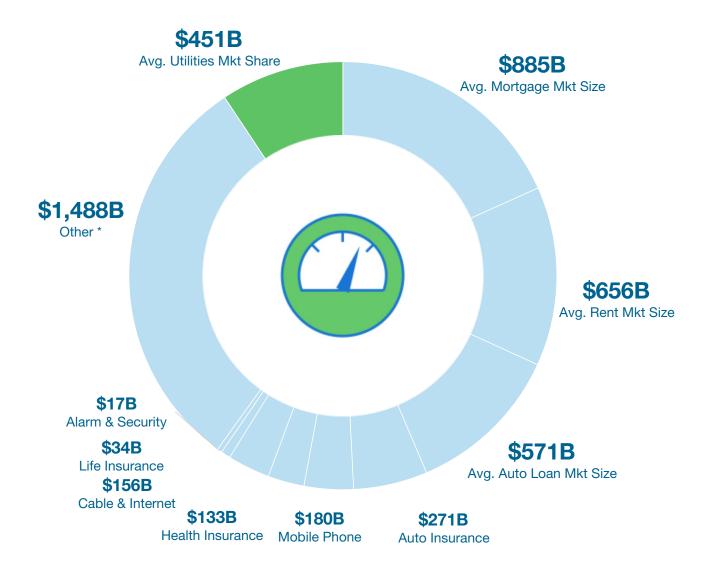
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxolNSIGHTS 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. 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/.



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

While the total market size for U.S. household bills is \$4.46 trillion per year, the Bill Pay Economy™ Reports focus on the ten most common household bills, which amount to \$3.35 trillion annually. This report focuses on the \$451 billion Utilities category.



Utility bills account for 13.5% of the \$3.35 trillion spent on household bills per year.



#### The average U.S. household spends \$362 a month on Utilities



Utilities amount to \$3,432 of the \$25,513 spent annually on the ten most common household bills.\*





### **Utilities Market Snapshot**

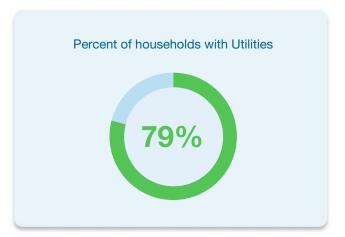
**Total Utilities Market Size** 

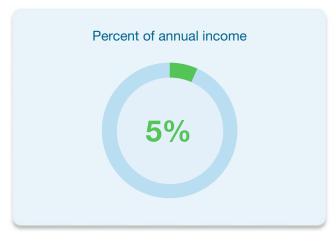
\$451B

Average Annual Cost Per U.S. Household \$3,432\*

Average monthly household bill

\$362







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



## Utilities Bill Pay Market Size



### **Utilities Bill Pay Market Size by State**

	State	Market Size (\$M)	# Households
1	California	\$49,644	14,423,369
2	Texas	\$33,525	11,654,392
3	Florida	\$29,604	9,915,946
4	New York	\$27,689	8,494,428
5	Ohio	\$19,686	5,251,186
6	Pennsylvania	\$19,638	5,753,908
7	Illinois	\$16,463	5,427,336
8	New Jersey	\$15,384	3,756,340
9	Michigan	\$13,528	4,580,339
10	Washington	\$12,949	3,216,202
-11	Georgia	\$11,991	4,426,793
12	North Carolina	\$11,913	4,739,881
13	Virginia	\$11,499	3,625,471
14	Massachusetts	\$11,004	2,999,294
15	Arizona	\$10,827	3,098,364
16	Alabama	\$9,092	2,296,817
17	Indiana	\$8,687	2,931,710
18	Maryland	\$8,668	2,530,849
19	Wisconsin	\$8,545	2,734,545
20	Missouri	\$8,243	2,795,308
21	Tennessee	\$7,954	3,049,128
22	Colorado	\$7,181	2,500,219
23	South Carolina	\$7,151	2,362,253
24	Kentucky	\$6,967	2,001,188
25	Oregon	\$6,750	1,818,529
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	State	Market Size (\$M)	# Households
26	Louisiana	\$6,566	2,079,821
27	Minnesota	\$6,526	2,494,239
28	Oklahoma	\$6,421	1,751,770
29	Connecticut	\$6,292	1,531,332
30	Kansas	\$4,571	1,278,448
31	lowa	\$4,539	1,417,400
32	Arkansas	\$4,521	1,371,624
33	Utah	\$3,818	1,160,621
34	Nevada	\$3,816	1,288,436
35	Mississippi	\$3,428	1,324,777
36	New Mexico	\$3,277	942,299
37	Nebraska	\$2,834	848,342
38	West Virginia	\$2,698	858,945
39	Hawaii	\$2,687	560,873
40	Idaho	\$2,633	758,574
41	Maine	\$2,526	741,149
42	New Hampshire	\$1,705	640,678
43	Delaware	\$1,508	451,782
44	Rhode Island	\$1,482	483,073
45	Montana	\$1,465	517,811
46	Alaska	\$1,209	324,026
47	Vermont	\$1,122	335,138
48	South Dakota	\$935	396,072
49	Wyoming	\$907	273,996
50	North Dakota	\$897	371,764
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### Utility Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

	City	Market Size (\$M)	Number of households in the area
1	Houston	\$4,219	1,308,725
2	New York	\$3,825	909,015
3	Los Angeles	\$3,742	956,582
4	Chicago	\$3,011	1,251,805
5	Phoenix	\$2,499	577,213
6	Philadelphia	\$2,354	730,685
7	Miami	\$2,341	729,615
8	Las Vegas	\$1,940	664,792
9	Portland	\$1,939	420,736
10	Seattle	\$1,912	473,864
11	Dallas	\$1,857	606,224
12	San Antonio	\$1,810	732,599
13	Tucson	\$1,694	413,777
14	Pittsburgh	\$1,641	345,054
15	Louisville	\$1,613	349,615
16	Columbus	\$1,610	397,267
17	Denver	\$1,593	508,608
18	Milwaukee	\$1,588	361,182
19	Indianapolis	\$1,575	439,873
20	Tampa	\$1,433	353,756
21	San Diego	\$1,389	526,312
22	Cleveland	\$1,387	375,927
23	San Jose	\$1,352	347,732
24	Saint Louis	\$1,349	453,396
25	San Francisco	\$1,311	408,198
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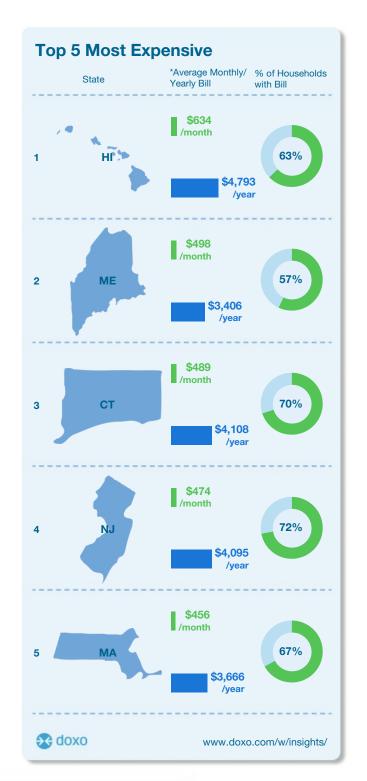
	City	Market Size (\$M)	Number of households in the area
26	Fort Lauderdale	\$1,210	377,233
27	Atlanta	\$1,208	512,212
28	Cincinnati	\$1,194	376,596
29	Baltimore	\$1,189	296,294
30	Albuquerque	\$1,121	289,893
31	Birmingham	\$1,118	238,340
32	Austin	\$1,079	525,019
33	Fort Worth	\$1,041	380,303
34	El Paso	\$1,040	301,150
35	Saint Paul	\$1,029	338,922
36	Oklahoma City	\$1,021	313,014
37	Charlotte	\$1,007	415,369
38	Detroit	\$999	305,418
39	Minneapolis	\$971	493,443
40	Orlando	\$932	427,723
41	Washington DC	\$928	350,327
42	Jacksonville	\$882	407,773
43	Kansas City	\$861	284,114
44	Sacramento	\$790	325,298
45	Rochester	\$756	219,034
46	Omaha	\$741	239,132
47	Dayton	\$687	229,374
48	Memphis	\$586	305,533
49	Colorado Springs	\$530	247,150
50	Boston	\$235	82,107
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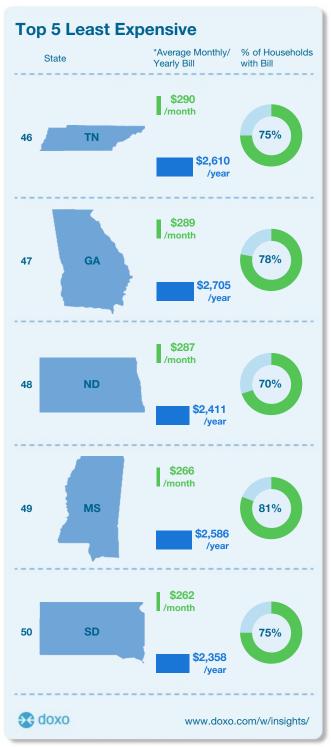


## Regional Utilities Bill Pay Comparison



#### The Most and Least Expensive States for Utilities

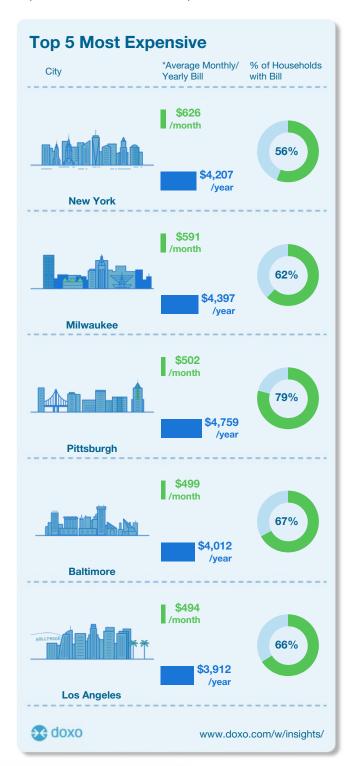


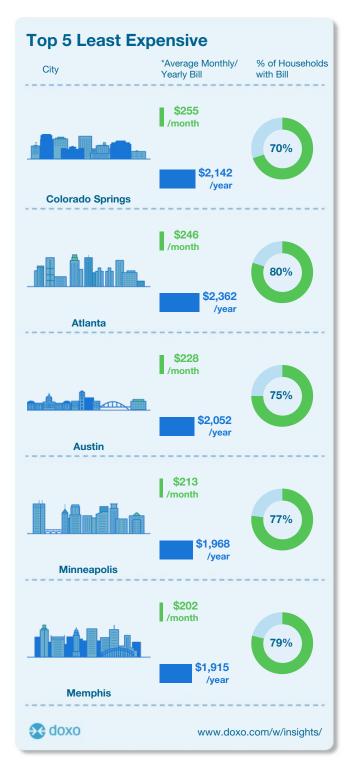




### The Most and Least Expensive Largest Cities for Utilities

(based on # of households)







# Utilities Market/Spend Breakdown by State



### **Utilities Market/Spend by State**

State	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	2,296,817	\$9,092	\$402	82%	\$3,956
2 Alaska	324,026	\$1,209	\$438	71%	\$3,732
3 Arizona	3,098,364	\$10,827	\$369	79%	\$3,498
4 Arkansas	1,371,624	\$4,521	\$343	80%	\$3,293
5 California	14,423,369	\$49,644	\$377	76%	\$3,438
6 Colorado	2,500,219	\$7,181	\$328	73%	\$2,873
7 Connecticut	1,531,332	\$6,292	\$489	70%	\$4,108
8 Delaware	451,782	\$1,508	\$376	74%	\$3,339
9 Florida	9,915,946	\$29,604	\$341	73%	\$2,987
10 Georgia	4,426,793	\$11,991	\$289	78%	\$2,705
11 Hawaii	560,873	\$2,687	\$634	63%	\$4,793
12 Idaho	758,574	\$2,633	\$362	80%	\$3,475
13 Illinois	5,427,336	\$16,463	\$333	76%	\$3,037
14 Indiana	2,931,710	\$8,687	\$305	81%	\$2,965
15 Iowa	1,417,400	\$4,539	\$334	80%	\$3,206
16 Kansas	1,278,448	\$4,571	\$363	82%	\$3,572
17 Kentucky	2,001,188	\$6,967	\$350	83%	\$3,486
18 Louisiana	2,079,821	\$6,566	\$329	80%	\$3,158
19 Maine	741,149	\$2,526	\$498	57%	\$3,406
20 Maryland	2,530,849	\$8,668	\$402	71%	\$3,425
21 Massachusetts	2,999,294	\$11,004	\$456	67%	\$3,666
22 Michigan	4,580,339	\$13,528	\$324	76%	\$2,955
23 Minnesota	2,494,239	\$6,526	\$291	75%	\$2,619
24 Mississippi	1,324,777	\$3,428	\$266	81%	\$2,586
25 Missouri	2,795,308	\$8,243	\$307	80%	\$2,947
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



### **Utilities Market/Spend by State** (continued)

State	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *	
26 Montana	517,811	\$1,465	\$323	73%	\$2,829	
27 Nebraska	848,342	\$2,834	\$357	78%	\$3,342	
28 Nevada	1,288,436	\$3,816	\$305	81%	\$2,965	
29 New Hampshire	640,678	\$1,705	\$396	56%	\$2,661	
30 New Jersey	3,756,340	\$15,384	\$474	72%	\$4,095	
31 New Mexico	942,299	\$3,277	\$362	80%	\$3,475	
32 New York	8,494,428	\$27,689	\$405	67%	\$3,256	
33 North Carolina	4,739,881	\$11,913	\$291	72%	\$2,514	
34 North Dakota	371,764	\$897	\$287	70%	\$2,411	
35 Ohio	5,251,186	\$19,686	\$376	83%	\$3,745	
36 Oklahoma	1,751,770	\$6,421	\$373	82%	\$3,670	
37 Oregon	1,818,529	\$6,750	\$402	77%	\$3,714	
38 Pennsylvania	5,753,908	\$19,638	\$351	81%	\$3,412	
39 Rhode Island	483,073	\$1,482	\$328	78%	\$3,070	
40 South Carolina	2,362,253	\$7,151	\$323	78%	\$3,023	
41 South Dakota	396,072	\$935	\$262	75%	\$2,358	
42 Tennessee	3,049,128	\$7,954	\$290	75%	\$2,610	
43 Texas	11,654,392	\$33,525	\$311	77%	\$2,874	
44 Utah	1,160,621	\$3,818	\$315	87%	\$3,289	
45 Vermont	335,138	\$1,122	\$450	62%	\$3,348	
46 Virginia	3,625,471	\$11,499	\$339	78%	\$3,173	
47 Washington	3,216,202	\$12,949	\$409	82%	\$4,025	
48 West Virginia	858,945	\$2,698	\$312	84%	\$3,145	
49 Wisconsin	2,734,545	\$8,545	\$362	72%	\$3,128	
50 Wyoming	273,996	\$907	\$373	74%	\$3,312	
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



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

(based on # of households)



### **Utilities Market/Spend by 50 Largest U.S. Cities** (based on # of households)

	City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *	
1	Albuquerque	289,893	\$1,121	\$398	81%	\$3,869	
2	Atlanta	512,212	\$1,208	\$246	80%	\$2,362	
3	Austin	525,019	\$1,079	\$228	75%	\$2,052	
4	Baltimore	296,294	\$1,189	\$499	67%	\$4,012	
5	Birmingham	238,340	\$1,118	\$454	86%	\$4,685	
6	Boston	82,107	\$235	\$397	60%	\$2,858	
7	Charlotte	415,369	\$1,007	\$259	78%	\$2,424	
8	Chicago	1,251,805	\$3,011	\$352	57%	\$2,408	
9	Cincinnati	376,596	\$1,194	\$322	82%	\$3,168	
10	Cleveland	375,927	\$1,387	\$353	87%	\$3,685	
11	Colorado Springs	247,150	\$530	\$255	70%	\$2,142	
12	Columbus	397,267	\$1,610	\$407	83%	\$4,054	
13	Dallas	606,224	\$1,857	\$332	77%	\$3,068	
14	Dayton	229,374	\$687	\$281	89%	\$3,001	
15	Denver	508,608	\$1,593	\$358	73%	\$3,136	
16	Detroit	305,418	\$999	\$321	85%	\$3,274	
17	El Paso	301,150	\$1,040	\$323	89%	\$3,450	
18	Fort Lauderdale	377,233	\$1,210	\$356	75%	\$3,204	
19	Fort Worth	380,303	\$1,041	\$289	79%	\$2,740	
20	Houston	1,308,725	\$4,219	\$349	77%	\$3,225	
21	Indianapolis	439,873	\$1,575	\$368	81%	\$3,577	
22	Jacksonville	407,773	\$882	\$277	65%	\$2,161	
23	Kansas City	284,114	\$861	\$301	84%	\$3,034	
24	Las Vegas	664,792	\$1,940	\$290	84%	\$2,923	
25	Los Angeles	956,582	\$3,742	\$494	66%	\$3,912	
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



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

City	# of Households	Market Size (\$M)	Average Monthly	Percent of Households	Cost Per Year *	
26 Los Angeles	956,582	\$3,742	Bill <b>\$494</b>	will bill <b>66</b> %	\$3,912	
27 Louisville	349,615	\$1,613	\$442	87%	\$4,614	
28 Memphis	305,533	\$586	\$202	79%	\$1,915	
29 Miami	729,615	\$2,341	\$388	69%	\$3,213	
30 Milwaukee	361,182	\$1,588	\$591	62%	\$4,397	
31 Minneapolis	493,443	\$971	\$213	77%	\$1,968	
32 New York	909,015	\$3,825	\$626	56%	\$4,207	
33 Oklahoma City	313,014	\$1,021	\$332	82%	\$3,267	
34 Omaha	239,132	\$741	\$315	82%	\$3,100	
35 Orlando	427,723	\$932	\$267	68%	\$2,179	
36 Philadelphia	730,685	\$2,354	\$320	84%	\$3,226	
37 Phoenix		\$2,499	\$451	80%	\$4,330	
38 Pittsburgh	345,054	\$1,641	\$502	79%	\$4,759	
39 Portland	420,736	\$1,939	\$480	80%	\$4,608	
40 Rochester	219,034	\$756	\$355	<b>81</b> %	\$3,451	
41 Sacramento		\$790	\$285	71%	\$2,428	
42 Saint Louis	453,396	\$1,349	\$282	88%	\$2,978	
43 Saint Paul	338,922	\$1,029	\$324	78%	\$3,033	
44 San Antonio	732,599	\$1,810	\$267	77%	\$2,467	
45 San Diego	526,312	\$1,389	\$319	69%	\$2,641	
46 San Francisco	408,198	\$1,311	\$478	56%	\$3,212	
47 San Jose	347,732	\$1,352	\$470	69%	\$3,892	
48 Seattle	473,864	\$1,912	\$400	84%	\$4,032	
49 Tampa	353,756	\$1,433	\$489	69%	\$4,049	
50 Tucson	413,777	\$1,694	\$397	86%	\$4,097	
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



## Utilities Market/Spend by U.S. Cities

(with population of 40k+)



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *	
1 Abbeville, LA	11,381	\$36	\$384	68%	\$3,133	
2 Abbeville, SC	5,695	\$17	\$323	78%	\$3,023	
3 Aberdeen, MD	11,055	\$28	\$321	65%	\$2,504	
4 Aberdeen, MS	5,213	\$10	\$208	78%	\$1,947	
5 Aberdeen, NC	6,117	\$16	\$306	72%	\$2,644	
6 Aberdeen, SD	14,947	\$45	\$320	79%	\$3,034	
7 Aberdeen, WA	9,452	\$43	\$484	78%	\$4,530	
8 Abilene, TX	55,874	\$195	\$363	80%	\$3,485	
9 Abingdon, MD	13,031	\$60	\$545	70%	\$4,578	
10 Abingdon, VA	12,781	\$47	\$376	81%	\$3,655	
11 Abington, MA	6,445	\$24	\$469	67%	\$3,771	
12 Abington, PA	6,685	\$24	\$374	81%	\$3,635	
13 Absecon, NJ	16,126	\$87	\$637	71%	\$5,427	
14 Acton, MA	9,133	\$29	\$410	65%	\$3,198	
15 Acworth, GA	37,381	\$95	\$269	79%	\$2,550	
16 Ada, MI	7,215	\$21	\$330	74%	\$2,930	
17 Ada, OK	14,247	\$52	\$373	82%	\$3,670	
18 Adairsville, GA	5,725	\$22	\$389	84%	\$3,921	
19 Addison, IL	14,054	\$50	\$385	77%	\$3,557	
20 Addison, TX	10,370	\$31	\$329	75%	\$2,961	
21 Adelanto, CA	10,100	\$44	\$431	84%	\$4,344	
22 Adrian, MI	16,855	\$52	\$365	70%	\$3,066	
23 Advance, NC	6,961	\$17	\$290	69%	\$2,401	
24 Afton, OK	6,234	\$22	\$359	81%	\$3,489	
25 Agawam, MA	6,908	\$23	\$406	67%	\$3,264	
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Agoura Hills, CA	9,490	\$27	\$315	76%	\$2,873
27 Ahoskie, NC	5,336	\$16	\$344	71%	\$2,931
28 Aiea, HI	15,288	\$66	\$628	57%	\$4,296
29 Aiken, SC	33,289	\$111	\$366	76%	\$3,338
30 Aitkin, MN	7,085	\$19	\$291	75%	\$2,619
31 Akron, OH	126,454	\$507	\$398	84%	\$4,012
32 Alabaster, AL	13,614	\$76	\$526	88%	\$5,555
33 Alachua, FL	6,791	\$14	\$258	67%	\$2,074
34 Alameda, CA	32,037	\$127	\$458	72%	\$3,957
35 Alamo, CA	5,376	\$41	\$854	74%	\$7,584
36 Alamo, TX	12,367	\$24	\$202	79%	\$1,915
37 Alamogordo, NM	18,541	\$63	\$348	81%	\$3,383
38 Alamosa, CO	6,608	\$19	\$325	73%	\$2,847
39 Albany, CA	8,535	\$31	\$411	73%	\$3,600
40 Albany, GA	43,425	\$95	\$233	78%	\$2,181
41 Albany, NY	74,034	\$292	\$432	76%	\$3,940
42 Albany, OR	26,509	\$88	\$330	84%	\$3,326
43 Albemarle, NC	12,605	\$48	\$460	69%	\$3,809
44 Albert Lea, MN	9,846	\$22	\$257	73%	\$2,251
45 Albertville, AL	13,234	\$43	\$330	83%	\$3,287
46 Albion, MI	5,215	\$13	\$279	77%	\$2,578
47 Albion, NY	5,694	\$19	\$371	75%	\$3,339
48 Albrightsville, PA	5,878	\$27	\$492	78%	\$4,605
49 Albuquerque, NM	289,893	\$1,121	\$398	81%	\$3,869
50 Aldie, VA	10,220	\$43	\$449	78%	\$4,203
<b>₹</b> doxo				www.c	loxo.com/w/insights/

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



			Average	5	
City	# of Households	Market Size (\$M)	Monthly Bill	Percent of Households will bill	Cost Per Year *
51 Aledo, TX	7,826	\$20	\$287	76%	\$2,617
52 Alexander City, AL	10,546	\$39	\$367	84%	\$3,699
53 Alexander, AR	8,066	\$38	\$490	80%	\$4,704
54 Alexandria, KY	7,319	\$29	\$394	83%	\$3,924
55 Alexandria, LA	25,816	\$60	\$322	60%	\$2,318
56 Alexandria, MN	14,359	\$41	\$324	73%	\$2,838
57 Alexandria, VA	155,600	\$477	\$350	73%	\$3,066
58 Algonac, MI	5,841	\$16	\$297	76%	\$2,709
59 Algonquin, IL	12,082	\$32	\$290	77%	\$2,680
60 Alhambra, CA	32,085	\$105	\$374	73%	\$3,276
61 Alice, TX	10,577	\$40	\$419	76%	\$3,821
62 Aliquippa, PA	16,270	\$70	\$415	86%	\$4,283
63 Aliso Viejo, CA	21,183	\$80	\$385	82%	\$3,788
64 Allegan, MI	7,506	\$26	\$373	76%	\$3,402
65 Allen Park, MI	12,434	\$43	\$361	80%	\$3,466
66 Allen, TX	41,275	\$127	\$330	78%	\$3,089
67 Allendale, MI	8,820	\$21	\$281	71%	\$2,394
68 Allentown, PA	69,978	\$199	\$293	81%	\$2,848
69 Alliance, OH	14,492	\$59	\$398	86%	\$4,107
70 Allison Park, PA	11,119	\$41	\$357	86%	\$3,684
71 Allston, MA	8,839	\$29	\$413	66%	\$3,271
72 Alma, AR	5,209	\$17	\$366	76%	\$3,338
73 Alma, MI	5,468	\$14	\$295	74%	\$2,620
74 Alpena, MI	11,957	\$29	\$278	73%	\$2,435
75 Alpharetta, GA	72,547	\$219	\$332	76%	\$3,028
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
76 Alpine, CA	6,666	\$21	\$365	71%	\$3,110
77 Alsip, IL	9,441	\$25	\$297	75%	\$2,673
78 Altadena, CA	13,272	\$38	\$324	74%	\$2,877
79 Altamonte Springs, FL	29,159	\$49	\$188	75%	\$1,692
80 Alton, IL	14,859	\$59	\$382	86%	\$3,942
81 Altoona, IA	8,508	\$26	\$305	84%	\$3,074
82 Altoona, PA	28,218	\$133	\$492	80%	\$4,723
83 Altus, OK	9,895	\$36	\$373	82%	\$3,670
84 Alvarado, TX	7,376	\$31	\$438	79%	\$4,152
85 Alvin, TX	19,968	\$68	\$363	78%	\$3,398
86 Amarillo, TX	100,059	\$219	\$223	82%	\$2,194
87 Ambler, PA	12,471	\$69	\$550	84%	\$5,544
88 Ambridge, PA	5,937	\$31	\$507	86%	\$5,232
89 Amelia, OH	9,987	\$36	\$363	82%	\$3,572
90 American Canyon, CA	5,989	\$18	\$344	74%	\$3,055
91 American Fork, UT	15,776	\$42	\$272	82%	\$2,676
92 Americus, GA	10,627	\$26	\$253	81%	\$2,459
93 Ames, IA	29,235	\$100	\$356	80%	\$3,418
94 Amesbury, MA	7,807	\$29	\$465	67%	\$3,739
95 Amherst, MA	10,312	\$49	\$587	68%	\$4,790
96 Amherst, OH	8,502	\$28	\$336	82%	\$3,306
97 Amite, LA	5,986	\$19	\$312	83%	\$3,108
98 Amityville, NY	9,601	\$32	\$434	65%	\$3,385
99 Amory, MS	5,843	\$11	\$202	78%	\$1,891
100 Amsterdam, NY	13,189	\$45	\$416	68%	\$3,395
<del>⊛</del> doxo				www.do	xo.com/w/insights/

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



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
101 Anaconda, MT	6,057	\$19	\$350	74%	\$3,108
102 Anacortes, WA	12,173	\$43	\$376	79%	\$3,564
103 Anaheim, CA	114,249	\$258	\$265	71%	\$2,258
104 Anchorage, AK	100,206	\$411	\$443	77%	\$4,093
105 Andalusia, AL	9,985	\$40	\$403	83%	\$4,014
106 Anderson, CA	10,968	\$35	\$364	74%	\$3,232
107 Anderson, IN	37,862	\$77	\$229	74%	\$2,034
108 Anderson, SC	45,545	\$80	\$205	71%	\$1,747
109 Andover, KS	5,667	\$15	\$281	79%	\$2,664
110 Andover, MA	13,889	\$56	\$497	68%	\$4,056
111 Andover, MN	17,122	\$40	\$259	76%	\$2,362
112 Andrews, TX	6,976	\$15	\$240	77%	\$2,218
113 Angier, NC	8,924	\$25	\$342	67%	\$2,750
114 Angleton, TX	13,080	\$46	\$364	80%	\$3,494
115 Angola, IN	9,786	\$23	\$242	81%	\$2,352
116 Ankeny, IA	29,311	\$84	\$284	84%	\$2,863
117 Ann Arbor, MI	74,012	\$244	\$376	73%	\$3,294
118 Anna, TX	8,045	\$26	\$345	78%	\$3,229
119 Annandale, VA	19,491	\$82	\$511	69%	\$4,231
120 Annapolis, MD	42,477	\$119	\$320	73%	\$2,803
121 Anniston, AL	24,196	\$90	\$378	82%	\$3,720
122 Anoka, MN	20,058	\$32	\$166	81%	\$1,614
123 Ansonia, CT	8,959	\$24	\$352	63%	\$2,661
124 Antelope, CA	15,200	\$40	\$308	71%	\$2,624
125 Anthony, NM	5,926	\$19	\$329	81%	\$3,198
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year*
126 Antigo, WI	6,464	\$20	\$359	72%	\$3,102
127 Antioch, CA	37,396	\$136	\$398	76%	\$3,630
128 Antioch, IL	10,633	\$35	\$347	78%	\$3,248
129 Antioch, TN	38,863	\$164	\$445	79%	\$4,219
130 Apache Junction, AZ	30,862	\$68	\$245	75%	\$2,205
131 Apex, NC	33,754	\$108	\$394	68%	\$3,215
132 Apollo Beach, FL	9,853	\$35	\$379	78%	\$3,547
133 Apollo, PA	5,820	\$25	\$417	85%	\$4,253
134 Apopka, FL	38,856	\$113	\$341	71%	\$2,905
135 Apple Valley, CA	29,115	\$145	\$484	86%	\$4,995
136 Appleton, WI	52,880	\$206	\$450	72%	\$3,888
137 Aptos, CA	11,739	\$38	\$390	69%	\$3,229
138 Arab, AL	7,391	\$20	\$277	83%	\$2,759
139 Aransas Pass, TX	6,637	\$18	\$287	79%	\$2,721
140 Arcadia, CA	24,318	\$154	\$659	80%	\$6,326
141 Arcadia, FL	15,373	\$46	\$341	73%	\$2,987
142 Arcata, CA	9,715	\$42	\$464	78%	\$4,343
143 Arden, NC	11,076	\$19	\$231	62%	\$1,719
144 Ardmore, OK	16,249	\$50	\$314	81%	\$3,052
145 Ardmore, PA	6,139	\$18	\$316	79%	\$2,996
146 Argyle, TX	12,876	\$41	\$367	73%	\$3,215
147 Arkadelphia, AR	7,063	\$22	\$333	79%	\$3,157
148 Arkansas City, KS	7,237	\$26	\$373	81%	\$3,626
149 Arlington Heights, IL	34,948	\$114	\$347	78%	\$3,248
150 Arlington, MA	20,381	\$111	\$629	72%	\$5,435
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
151 Arlington, TN	15,166	\$28	\$187	82%	\$1,840
152 Arlington, TX	149,856	\$383	\$288	74%	\$2,557
153 Arlington, VA	119,583	\$259	\$255	71%	\$2,173
154 Arlington, WA	18,287	\$60	\$340	80%	\$3,264
155 Arnold, CA	7,230	\$22	\$335	76%	\$3,055
156 Arnold, MD	8,543	\$28	\$396	69%	\$3,279
157 Arnold, MO	14,710	\$49	\$330	85%	\$3,366
158 Arroyo Grande, CA	13,596	\$37	\$306	74%	\$2,717
159 Artesia, NM	7,857	\$28	\$383	78%	\$3,585
160 Arvada, CO	57,616	\$187	\$376	72%	\$3,249
161 Arverne, NY	8,600	\$32	\$483	65%	\$3,767
162 Arvin, CA	5,148	\$12	\$273	73%	\$2,391
163 Asbury Park, NJ	18,928	\$59	\$407	64%	\$3,126
164 Ashburn, VA	45,151	\$135	\$319	78%	\$2,986
165 Asheboro, NC	25,246	\$63	\$285	73%	\$2,497
166 Asheville, NC	69,066	\$112	\$221	61%	\$1,618
167 Ashland City, TN	8,073	\$31	\$443	72%	\$3,828
168 Ashland, KY	17,865	\$53	\$316	79%	\$2,996
169 Ashland, MA	8,161	\$24	\$377	64%	\$2,895
170 Ashland, OH	13,393	\$53	\$396	83%	\$3,944
171 Ashland, OR	13,800	\$46	\$360	77%	\$3,326
172 Ashland, VA	7,314	\$31	\$465	76%	\$4,241
173 Ashland, WI	5,544	\$37	\$731	76%	\$6,667
174 Ashtabula, OH	15,052	\$61	\$412	82%	\$4,054
175 Aspen, CO	7,600	\$22	\$327	74%	\$2,904
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Aston, PA	8,029	\$37	\$470	82%	\$4,625
177 Astoria, NY	76,884	\$266	\$444	65%	\$3,463
178 Astoria, OR	8,079	\$41	\$600	71%	\$5,112
179 Atascadero, CA	13,784	\$57	\$436	79%	\$4,133
180 Atchison, KS	5,414	\$19	\$368	81%	\$3,577
181 Athens, AL	25,356	\$65	\$290	74%	<b>\$2,</b> 575
182 Athens, GA	55,794	\$147	\$289	76%	\$2,636
183 Athens, OH	12,953	\$50	\$395	82%	\$3,887
184 Athens, TN	11,350	\$29	\$289	74%	\$2,566
185 Athens, TX	10,713	\$43	\$425	78%	\$3,978
186 Athol, MA	6,040	\$21	\$470	61%	\$3,440
187 Atlanta, GA	512,212	\$1,208	\$246	80%	\$2,362
188 Atlantic Beach, FL	11,141	\$21	\$257	62%	\$1,912
189 Atlantic Beach, NC	8,990	\$21	\$271	72%	\$2,341
190 Atlantic City, NJ	20,682	\$89	\$486	74%	\$4,316
191 Atmore, AL	7,540	\$33	\$444	82%	\$4,369
192 Attalla, AL	5,919	\$22	\$369	85%	\$3,764
193 Attleboro, MA	19,447	\$62	\$375	71%	\$3,195
194 Atwater, CA	13,173	\$40	\$359	71%	\$3,059
195 Aubrey, TX	18,611	\$66	\$391	76%	\$3,566
196 Auburn Hills, MI	12,073	\$17	\$139	85%	\$1,418
197 Auburn, AL	36,732	\$157	\$493	72%	\$4,260
198 Auburn, CA	20,922	\$78	\$412	75%	\$3,708
199 Auburn, GA	7,089	\$12	\$181	80%	\$1,738
200 Auburn, IN	8,304	\$17	\$217	78%	\$2,031
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
201 Auburn, MA	6,910	\$25	\$464	66%	\$3,675
202 Auburn, ME	11,122	\$34	\$382	66%	\$3,025
203 Auburn, NY	18,846	\$77	\$479	71%	\$4,081
204 Auburn, WA	45,443	\$170	\$385	81%	\$3,742
205 Auburndale, FL	14,650	\$54	\$446	69%	\$3,693
206 Augusta, GA	93,173	\$252	\$282	80%	\$2,707
207 Augusta, KS	5,909	\$28	\$488	81%	\$4,743
208 Augusta, ME	13,198	\$38	\$485	49%	\$2,852
209 Aurora, CO	171,561	\$602	\$375	78%	\$3,510
210 Aurora, IL	65,952	\$201	\$282	90%	\$3,046
211 Aurora, MO	5,163	\$13	\$275	78%	\$2,574
212 Aurora, OH	9,253	\$32	\$346	83%	\$3,446
213 Austell, GA	19,799	\$61	\$323	79%	\$3,062
214 Austin, MN	12,399	\$32	\$291	75%	\$2,619
215 Austin, TX	525,019	\$1,079	\$228	75%	\$2,052
216 Avalon, NJ	5,619	\$23	\$477	73%	\$4,179
217 Avenel, NJ	5,536	\$14	\$298	70%	\$2,503
218 Avon Lake, OH	10,833	\$41	\$376	83%	\$3,745
219 Avon Park, FL	12,154	\$28	\$275	71%	\$2,343
220 Avon, CO	9,008	\$30	\$370	75%	\$3,330
221 Avon, CT	8,199	\$31	\$495	64%	\$3,802
222 Avon, IN	16,255	\$50	\$318	81%	\$3,091
223 Avon, OH	9,593	\$35	\$363	84%	\$3,659
224 Avondale, AZ	28,913	\$98	\$356	79%	\$3,375
225 Azle, TX	13,609	\$41	\$330	76%	\$3,010
<b>⇔</b> doxo				www.do	oxo.com/w/insights/

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



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Aztec, NM	6,790	\$33	\$533	77%	\$4,925
227 Azusa, CA	17,620	\$46	\$313	70%	\$2,629
228 Babylon, NY	5,956	\$18	\$369	67%	\$2,967
229 Bainbridge Island, WA	10,639	\$49	\$430	90%	\$4,644
230 Bainbridge, GA	10,413	\$27	\$273	79%	\$2,588
231 Baker City, OR	6,144	\$21	\$382	76%	\$3,484
232 Baker, LA	7,429	\$25	\$354	80%	\$3,398
233 Bakersfield, CA	190,828	\$607	\$340	78%	\$3,182
234 Balch Springs, TX	8,776	\$30	\$385	75%	\$3,465
235 Baldwin Park, CA	18,783	\$66	\$391	75%	\$3,519
236 Baldwin, MI	5,780	\$20	\$371	78%	\$3,473
237 Baldwin, NY	11,596	\$47	\$487	69%	\$4,032
238 Baldwinsville, NY	15,040	\$38	\$275	76%	\$2,508
239 Ball Ground, GA	6,353	\$17	\$281	81%	\$2,731
240 Ballston Lake, NY	6,829	\$24	\$392	76%	\$3,575
241 Ballston Spa, NY	15,778	\$58	\$395	77%	\$3,650
242 Ballwin, MO	37,725	\$113	\$298	84%	\$3,004
243 Baltimore, MD	296,294	\$1,189	\$499	67%	\$4,012
244 Bangor, ME	20,704	\$50	\$356	57%	\$2,435
245 Bangor, PA	7,309	\$28	\$415	77%	\$3,835
246 Banner Elk, NC	9,050	\$17	\$214	71%	\$1,823
247 Banning, CA	12,851	\$111	\$829	87%	\$8,655
248 Baraboo, WI	10,330	\$47	\$478	79%	\$4,531
249 Barberton, OH	17,958	\$65	\$369	82%	\$3,631
250 Barboursville, WV	5,689	\$16	\$273	84%	\$2,752
<b>⇔</b> doxo				www.dc	xo.com/w/insights/

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



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
251 Barbourville, KY	5,580	\$20	\$381	78%	\$3,566
252 Bardstown, KY	13,007	\$45	\$334	87%	\$3,487
253 Barnegat, NJ	11,694	\$54	\$560	69%	\$4,637
254 Barnesville, GA	5,639	<b>\$1</b> 5	\$277	79%	\$2,626
255 Barre, VT	7,821	\$27	\$466	62%	\$3,467
256 Barrington, IL	18,062	\$72	\$426	78%	\$3,987
257 Barrington, RI	6,439	\$19	\$329	76%	\$3,000
258 Barstow, CA	13,531	\$52	\$378	85%	\$3,856
259 Bartlesville, OK	18,732	\$63	\$351	80%	\$3,370
260 Bartlett, IL	14,988	\$35	\$266	74%	\$2,362
261 Bartow, FL	11,747	\$34	\$339	72%	\$2,929
262 Basking Ridge, NJ	10,753	\$32	\$379	66%	\$3,002
263 Bassett, VA	6,277	\$20	\$348	77%	\$3,216
264 Bastrop, LA	9,428	\$23	\$234	85%	\$2,387
265 Bastrop, TX	13,406	\$43	\$353	75%	\$3,177
266 Batavia, IL	10,837	\$35	\$350	78%	\$3,276
267 Batavia, NY	10,943	\$35	\$414	65%	\$3,229
268 Batavia, OH	14,882	\$62	\$435	80%	\$4,176
269 Batesville, AR	11,215	\$38	\$351	80%	\$3,370
270 Batesville, MS	6,436	\$17	\$266	81%	\$2,586
271 Bath, ME	5,971	\$26	\$576	64%	\$4,424
272 Bath, NY	5,992	\$19	\$384	69%	\$3,180
273 Baton Rouge, LA	177,381	\$655	\$380	81%	\$3,694
274 Battle Creek, MI	41,537	\$124	\$336	74%	\$2,984
275 Battle Ground, WA	13,201	\$44	\$371	74%	\$3,294
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Baxley, GA	7,497	\$23	\$323	80%	\$3,101
277 Bay City, MI	30,748	\$84	\$291	78%	\$2,724
278 Bay City, TX	12,195	\$40	\$352	78%	\$3,295
279 Bay Minette, AL	8,364	\$27	\$391	69%	\$3,237
280 Bay Saint Louis, MS	8,211	\$24	\$304	81%	\$2,955
281 Bay Shore, NY	21,307	\$92	\$473	76%	\$4,314
282 Bay Village, OH	6,353	\$24	\$377	82%	\$3,710
283 Bayonne, NJ	29,180	\$103	\$460	64%	\$3,533
284 Bayside, NY	21,414	\$100	\$590	66%	\$4,673
285 Baytown, TX	49,673	\$195	\$447	73%	\$3,916
286 Bayville, NJ	9,190	\$32	\$447	65%	\$3,487
287 Beach Haven, NJ	17,264	\$64	\$474	65%	\$3,697
288 Beachwood, OH	17,250	\$62	\$363	83%	\$3,615
289 Beacon, NY	8,398	\$21	\$359	57%	\$2,456
290 Bear, DE	16,977	\$65	\$407	78%	\$3,810
291 Beatrice, NE	6,918	\$21	\$325	77%	\$3,003
292 Beaufort, NC	6,904	\$17	\$301	68%	\$2,456
293 Beaufort, SC	23,536	\$153	\$761	71%	\$6,484
294 Beaumont, CA	19,862	\$103	\$497	87%	\$5,189
295 Beaumont, TX	59,505	\$189	\$340	78%	\$3,182
296 Beaver Dam, WI	10,924	\$43	\$430	77%	\$3,973
297 Beaver Falls, PA	12,775	\$57	\$438	85%	\$4,468
298 Beaver, PA	7,159	\$29	\$397	86%	\$4,097
299 Beaverton, MI	5,261	\$16	\$328	76%	\$2,991
300 Beaverton, OR	82,731	\$388	\$460	85%	\$4,692
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<sup>\*</sup> Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
301 Beckley, WV	15,111	\$65	\$414	87%	\$4,322
302 Bedford, IN	13,071	\$45	\$356	80%	\$3,418
303 Bedford, MA	5,927	\$22	\$451	68%	\$3,680
304 Bedford, NH	8,115	\$23	\$384	61%	\$2,811
305 Bedford, OH	15,674	\$48	\$316	81%	\$3,072
306 Bedford, PA	5,796	\$24	\$418	83%	\$4,163
307 Bedford, TX	21,643	\$67	\$341	76%	\$3,110
308 Bedford, VA	9,622	\$29	\$366	68%	\$2,987
309 Beebe, AR	5,738	\$29	\$500	83%	\$4,980
310 Beech Grove, IN	5,884	\$21	\$373	80%	\$3,581
311 Beeville, TX	8,777	\$20	\$249	75%	\$2,241
312 Bel Air, MD	26,397	\$66	\$309	67%	\$2,484
313 Belchertown, MA	6,587	\$20	\$368	68%	\$3,003
314 Belen, NM	8,953	\$31	\$356	81%	\$3,460
315 Belfair, WA	5,546	\$21	\$385	83%	\$3,835
316 Belfast, ME	5,171	\$18	\$507	56%	\$3,407
317 Belgrade, MT	9,553	\$32	\$346	81%	\$3,363
318 Bell Gardens, CA	24,670	\$77	\$355	73%	\$3,110
319 Bella Vista, AR	14,035	\$50	\$350	84%	\$3,528
320 Bellaire, TX	6,732	\$20	\$313	78%	\$2,930
321 Belle Chasse, LA	6,415	\$22	\$369	77%	\$3,410
322 Belle Glade, FL	7,241	\$23	\$369	73%	\$3,232
323 Belle Vernon, PA	7,773	\$48	\$577	89%	\$6,162
324 Bellefontaine, OH	9,104	\$30	\$343	81%	\$3,334
325 Bellefonte, PA	11,774	\$53	\$444	84%	\$4,476
<b>⋘</b> doxo				www.dox	o.com/w/insights/

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



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
326 Bellerose, NY	6,526	\$25	\$485	66%	\$3,841
327 Belleview, FL	7,949	\$22	\$302	75%	\$2,718
328 Belleville, IL	42,937	\$128	\$306	81%	\$2,974
329 Belleville, MI	19,141	\$80	\$430	81%	\$4,180
330 Belleville, NJ	14,591	\$53	\$467	65%	\$3,643
331 Bellevue, NE	26,769	\$74	\$294	78%	\$2,752
332 Bellevue, OH	5,616	\$20	\$359	83%	\$3,576
333 Bellevue, WA	66,582	\$362	\$648	70%	\$5,443
334 Bellflower, CA	25,070	\$58	\$247	78%	\$2,312
335 Bellingham, MA	6,626	\$29	\$519	70%	\$4,360
336 Bellingham, WA	58,224	\$147	\$305	69%	\$2,525
337 Bellmawr, NJ	5,154	\$18	\$389	76%	\$3,548
338 Bellmore, NY	11,553	\$47	\$490	69%	\$4,057
339 Bellwood, IL	6,481	\$25	\$402	80%	\$3,859
340 Belmar, NJ	10,698	\$52	\$584	69%	\$4,836
341 Belmont, CA	11,579	\$55	\$548	72%	\$4,735
342 Belmont, MA	10,834	\$36	\$424	66%	\$3,358
343 Belmont, NC	11,302	\$16	\$146	82%	\$1,437
344 Beloit, WI	19,720	\$81	\$431	79%	\$4,086
345 Belton, MO	12,344	\$41	\$327	84%	\$3,296
346 Belton, SC	7,399	\$14	\$204	75%	\$1,836
347 Belton, TX	15,868	\$51	\$410	65%	\$3,198
348 Beltsville, MD	9,173	\$33	\$399	75%	\$3,591
349 Belvedere Tiburon, CA	5,582	\$27	\$550	74%	\$4,884
350 Belvidere, IL	13,448	\$43	\$333	80%	\$3,197
<b>⇔</b> doxo				www.d	oxo.com/w/insights/

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



City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Bemidji, MN	15,802	\$50	\$337	78%	\$3,154
352 Bend, OR	64,716	\$188	\$295	82%	\$2,903
353 Benicia, CA	11,390	\$44	\$415	77%	\$3,835
354 Bennettsville, SC	7,836	\$24	\$323	78%	\$3,023
355 Bennington, NE	5,762	\$20	\$362	79%	\$3,432
356 Bennington, VT	7,086	\$21	\$411	61%	\$3,009
357 Bensalem, PA	23,018	\$77	\$370	75%	\$3,330
358 Bensenville, IL	7,843	\$25	\$338	78%	\$3,164
359 Benson, AZ	5,279	\$24	\$464	80%	\$4,454
360 Benson, NC	6,982	\$21	\$366	68%	\$2,987
361 Benton Harbor, MI	14,324	\$59	\$466	74%	\$4,138
362 Benton, AR	23,501	\$86	\$377	81%	\$3,664
363 Benton, IL	5,544	\$20	\$404	73%	\$3,539
364 Benton, KY	9,631	\$33	\$354	81%	\$3,441
365 Benton, LA	6,072	\$20	\$343	80%	\$3,293
366 Bentonville, AR	25,824	\$81	\$336	78%	\$3,145
367 Berea, KY	10,860	\$43	\$404	81%	\$3,927
368 Berea, OH	7,464	\$24	\$309	86%	\$3,189
369 Bergenfield, NJ	9,580	\$30	\$411	64%	\$3,156
370 Berkeley Springs, WV	6,098	\$26	\$433	82%	\$4,261
371 Berkeley, CA	53,744	\$255	\$549	72%	\$4,743
372 Berkley, MI	7,119	\$22	\$331	78%	\$3,098
373 Berlin, CT	7,894	\$27	\$449	63%	\$3,394
374 Berlin, MD	15,316	\$67	\$510	72%	\$4,406
375 Berlin, NJ	5,762	\$31	\$559	80%	\$5,366
376 Bernalillo, NM	5,048	\$21	\$421	82%	\$4,143
377 Berthoud, CO	6,279	\$15	\$268	72%	\$2,316
378 Berwick, PA	9,442	\$29	\$319	81%	\$3,101
379 Berwyn, IL	24,618	\$91	\$389	79%	\$3,688
<b>↔</b> doxo				www.dox	o.com/w/insights/

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



#### **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.