

U.S. Auto Insurance Market Size and Household Spending Report

United States of Bill Pay doxolNSIGHTS Report 2025



A comprehensive look into the auto insurance industry, with a deep dive into category market size and median 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.

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

120,000

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

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

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

doxolNSIGHTS provides a comprehensive look into the Bill Pay Economy™, with a deep dive into category size and median 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 thirteen most common household bills. For more information about doxolNSIGHTS visit www.doxo.com/insights.

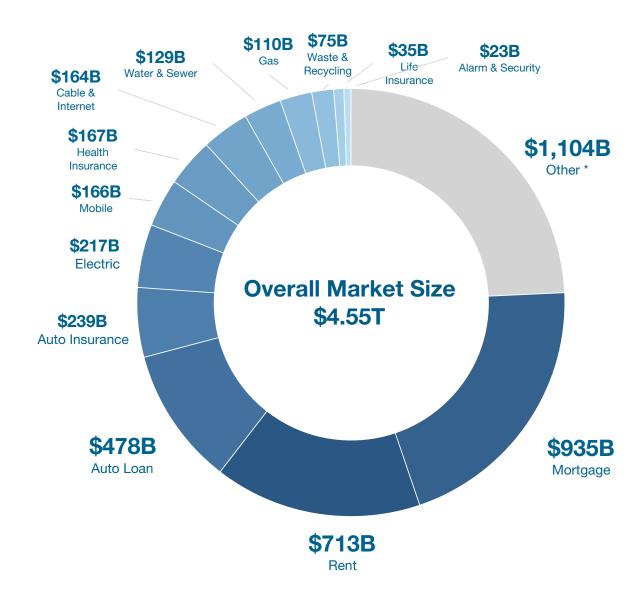
The findings in the 2025 U.S. Household Bill Pay Report include breakouts by service category, household market penetration for each type of service, and median household spend per month by state.

Data is sourced from doxoINSIGHTS and reflects a 12-month overview of actual consumer payment data as of March 2025. For the most up-to-date analysis, please visit www.doxo.com/w/explore and search by state, county, or city.



Overall Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.55 trillion per year, this report focuses on the thirteen most common household bills, which amount to \$3.45 trillion. These include Mortgage; Rent; Auto Loan; Gas; Electric; Water & Sewer, Waste & Recycling; Auto Insurance; Cable & Internet; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.



U.S. Households spend **\$3.45** trillion annually on the thirteen most common household bills.



U.S. household spends \$105 a month on Auto Insurance

| Auto Insurance | Median Monthly Bil | % of Households with Bill | Median Annual Bill |
|----------------|--------------------|---------------------------|--------------------|
| | ΨΙΟΟ | 00 / 0 | 41,200 |

Auto Insurance bills paid amount to \$1,260 of the \$24,659 spent annually on the 13 most common household bills.*





Auto Insurance Market Snapshot

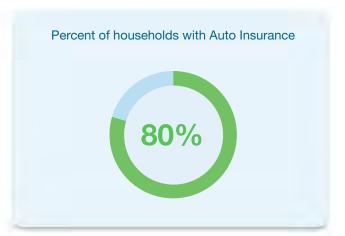
Total Auto Insurance Market Size

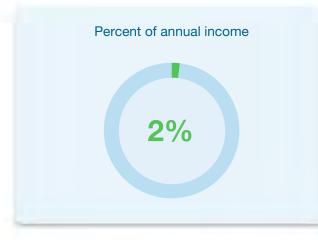
\$239B

Median Annual Cost Per U.S. Household \$1,260°

Median monthly household bill

\$105







^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



Auto Insurance Bill Pay Market Size



Auto Insurance Bill Pay Market Size by State

| 1 | | |
|------------------|----------------------|--------------------------|
| State | Market Size (\$B) | # Households |
| 1 California | \$29.78 | 13,434,530 |
| 2 Florida | \$23.93 | 8,550,890 |
| 3 Texas | \$23.18 | 10,747,049 |
| 4 New York | \$15.18 | 7,649,119 |
| 5 Michigan | \$10.09 | 4,040,159 |
| 6 Georgia | \$10.01 | 4,008,028 |
| 7 Illinois | \$9.56 | 5,001,893 |
| 8 Ohio | \$8.81 | 4,829,571 |
| 9 North Carolina | a \$8.76 | 4,186,957 |
| 10 Pennsylvania | \$8.46 | 5,235,339 |
| 11 New Jersey | \$8.07 | 3,478,355 |
| 12 Virginia | \$7.95 | 3,326,340 |
| 13 Massachusett | ts \$6.94 | 2,762,056 |
| 14 Arizona | \$6.73 | 2,797,280 |
| 15 Washington | \$6.15 | 3,020,551 |
| 16 Tennessee | \$5.97 | 2,767,022 |
| 17 Maryland | \$5.88 | 2,339,325 |
| 18 South Carolin | a \$5.69 | 2,070,390 |
| 19 Wisconsin | \$5.40 | 2,446,037 |
| 20 Minnesota | \$5.18 | 2,283,174 |
| 21 Colorado | \$5.09 | 2,325,715 |
| 22 Indiana | \$4.84 | 2,681,537 |
| 23 Missouri | \$4.39 | 2,484,929 |
| 24 Connecticut | \$4.30 | 1,420,170 |
| 25 Kentucky | \$3.61 | 1,793,797 |
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| | State | Market Size (\$B) | # Households |
|----|---------------|----------------------|--------------------------|
| 26 | Oregon | \$3.38 | 1,701,550 |
| 27 | Alabama | \$3.31 | 1,969,060 |
| 28 | Utah | \$2.56 | 1,094,419 |
| 29 | Nevada | \$2.48 | 1,183,488 |
| 30 | Louisiana | \$2.39 | 1,782,956 |
| 31 | lowa | \$2.11 | 1,303,944 |
| 32 | Oklahoma | \$2.04 | 1,542,763 |
| 33 | Arkansas | \$1.80 | 1,189,280 |
| 34 | New Hampshire | \$1.64 | 551,224 |
| 35 | New Mexico | \$1.59 | 824,557 |
| 36 | Mississippi | \$1.54 | 1,131,681 |
| 37 | Kansas | \$1.50 | 1,160,618 |
| 38 | Hawaii | \$1.30 | 488,991 |
| 39 | Nebraska | \$1.28 | 787,245 |
| 40 | Maine | \$1.26 | 589,047 |
| 41 | Rhode Island | \$1.19 | 436,916 |
| 42 | Idaho | \$1.09 | 693,668 |
| 43 | Delaware | \$0.84 | 396,394 |
| 44 | West Virginia | \$0.73 | 721,335 |
| 45 | South Dakota | \$0.73 | 358,152 |
| 46 | Montana | \$0.72 | 453,092 |
| 47 | North Dakota | \$0.65 | 324,566 |
| 48 | Alaska | \$0.61 | 267,844 |
| 49 | Vermont | \$0.53 | 269,466 |
| 50 | Wyoming | \$0.41 | 238,108 |
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Auto Insurance Bill Pay Market Size by Top 50 U.S. City (based on # of households)

| | CBSA | Market Size (\$B) | Number of households in the area |
|----|--------------|----------------------|--|
| 1 | New York | \$4.53 | 771,791 |
| 2 | Chicago | \$3.08 | 1,140,118 |
| 3 | Houston | \$2.40 | 1,201,386 |
| 4 | Miami | \$1.77 | 670,393 |
| 5 | Denver | \$1.65 | 487,902 |
| 6 | Los Angeles | \$1.54 | 882,734 |
| 7 | Minneapolis | \$1.51 | 473,285 |
| 8 | San Jose | \$1.47 | 333,751 |
| 9 | Phoenix | \$1.40 | 545,009 |
| 10 | Jacksonville | \$1.29 | 378,650 |
| 11 | Austin | \$1.23 | 513,547 |
| 12 | Seattle | \$1.19 | 449,727 |
| 13 | San Antonio | \$1.12 | 681,018 |
| 14 | Las Vegas | \$1.11 | 603,995 |
| 15 | Tampa | \$1.06 | 329,153 |
| 16 | San Diego | \$1.04 | 499,967 |
| 17 | Dallas | \$1.04 | 552,606 |
| 18 | Charlotte | \$1.01 | 392,044 |
| 19 | Atlanta | \$0.99 | 465,198 |
| 20 | Milwaukee | \$0.97 | 328,839 |
| 21 | Orlando | \$0.96 | 379,447 |
| 22 | Louisville | \$0.95 | 323,776 |
| 23 | Philadelphia | \$0.95 | 669,271 |
| 24 | Cincinnati | \$0.93 | 349,847 |
| 25 | Portland | \$0.92 | 402,447 |
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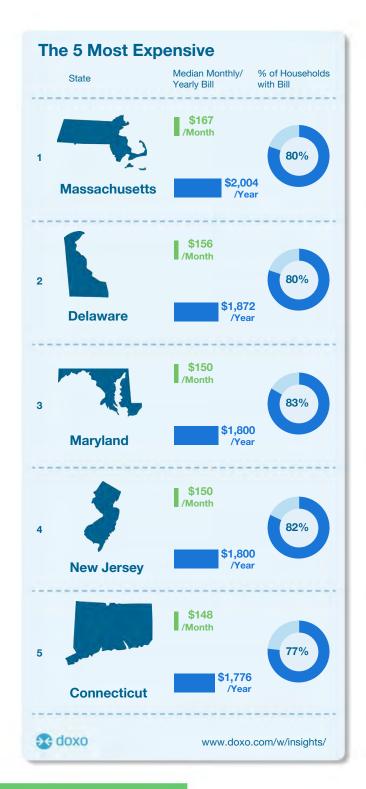
| | CBSA | Market Size (\$B) | Number of households in the area |
|----|------------------|----------------------|--|
| 26 | Tucson | \$0.88 | 380,165 |
| 27 | Fort Lauderdale | \$0.83 | 329,908 |
| 28 | Columbus | \$0.74 | 368,515 |
| 29 | Indianapolis | \$0.74 | 400,163 |
| 30 | San Francisco | \$0.74 | 362,650 |
| 31 | Baltimore | \$0.70 | 253,878 |
| 32 | Saint Paul | \$0.69 | 326,812 |
| 33 | Washington D.C. | \$0.68 | 321,522 |
| 34 | Birmingham | \$0.68 | 208,094 |
| 35 | Fort Worth | \$0.66 | 353,489 |
| 36 | Saint Louis | \$0.65 | 400,447 |
| 37 | Pittsburgh | \$0.60 | 310,509 |
| 38 | Albuquerque | \$0.53 | 274,529 |
| 39 | Oklahoma City | \$0.52 | 286,003 |
| 40 | Memphis | \$0.50 | 268,998 |
| 41 | Kansas City | \$0.48 | 259,214 |
| 42 | Cleveland | \$0.48 | 330,007 |
| 43 | Colorado Springs | \$0.43 | 241,518 |
| 44 | Sacramento | \$0.38 | 312,833 |
| 45 | Omaha | \$0.38 | 228,768 |
| 46 | Dayton | \$0.33 | 208,480 |
| 47 | Rochester | \$0.30 | 203,316 |
| 48 | Detroit | \$0.28 | 240,311 |
| 49 | El Paso | \$0.25 | 282,014 |
| 50 | Boston | \$0.14 | 70,349 |
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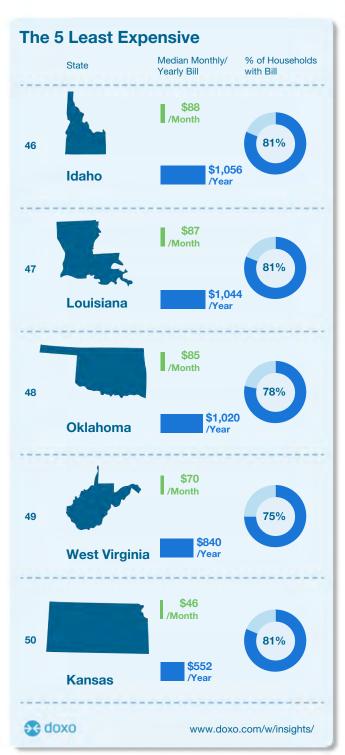


Regional Auto Insurance Bill Pay Comparison



The Most and Least Expensive States for Auto Insurance



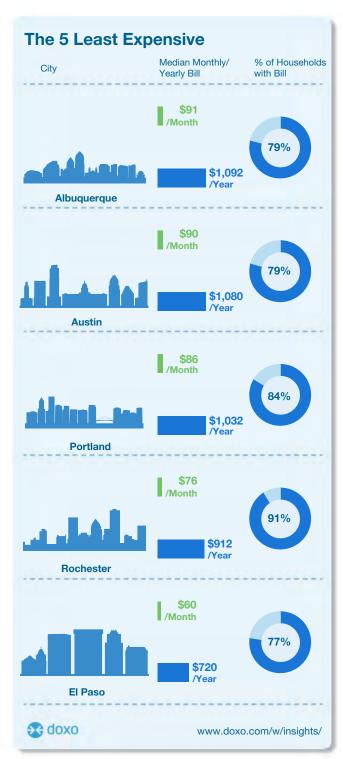




The Most and Least Expensive Big Cities for Auto Insurance

(based on # of households)







Auto Insurance Market/Spend Breakdown by State



Auto Insurance Market/Spend by State

| State | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|------------------|--------------------|-------------------|------------------------|--------------------------|-----------------|
| 1 Alabama | 1,969,060 | \$3.31 | \$100 | 83% | \$1,200 |
| 2 Alaska | 267,844 | \$0.61 | \$136 | 80% | \$1,632 |
| 3 Arizona | 2,797,280 | \$6.73 | \$125 | 80% | \$1,500 |
| 4 Arkansas | 1,189,280 | \$1.80 | \$100 | 79% | \$1,200 |
| 5 California | 13,434,530 | \$29.78 | \$122 | 75% | \$1,464 |
| 6 Colorado | 2,325,715 | \$5.09 | \$109 | 82% | \$1,308 |
| 7 Connecticut | 1,420,170 | \$4.30 | \$148 | 77% | \$1,776 |
| 8 Delaware | 396,394 | \$0.84 | \$156 | 80% | \$1,872 |
| 9 Florida | 8,550,890 | \$23.93 | \$138 | 84% | \$1,656 |
| 10 Georgia | 4,008,028 | \$10.01 | \$125 | 83% | \$1,500 |
| 11 Hawaii | 488,991 | \$1.30 | \$118 | 80% | \$1,416 |
| 12 Idaho | 693,668 | \$1.09 | \$88 | 81% | \$1,056 |
| 13 Illinois | 5,001,893 | \$9.56 | \$105 | 79% | \$1,260 |
| 14 Indiana | 2,681,537 | \$4.84 | \$113 | 77% | \$1,356 |
| 15 Iowa | 1,303,944 | \$2.11 | \$98 | 76% | \$1,176 |
| 16 Kansas | 1,160,618 | \$1.50 | \$46 | 81% | \$552 |
| 17 Kentucky | 1,793,797 | \$3.61 | \$132 | 84% | \$1,584 |
| 18 Louisiana | 1,782,956 | \$2.39 | \$87 | 81% | \$1,044 |
| 19 Maine | 589,047 | \$1.26 | \$114 | 79% | \$1,368 |
| 20 Maryland | 2,339,325 | \$5.88 | \$150 | 83% | \$1,800 |
| 21 Massachusetts | 2,762,056 | \$6.94 | \$167 | 80% | \$2,004 |
| 22 Michigan | 4,040,159 | \$10.09 | \$141 | 77% | \$1,692 |
| 23 Minnesota | 2,283,174 | \$5.18 | \$122 | 80% | \$1,464 |
| 24 Mississippi | 1,131,681 | \$1.54 | \$97 | 76% | \$1,164 |
| 25 Missouri | 2,484,929 | \$4.39 | \$100 | 80% | \$1,200 |
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| | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



Auto Insurance Market/Spend by State (continued)

| State | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------|--------------------|-------------------|------------------------|--------------------------|-----------------|
| 26 Montana | 453,092 | \$0.72 | \$100 | 77% | \$1,200 |
| 27 Nebraska | 787,245 | \$1.28 | \$111 | 78% | \$1,332 |
| 28 Nevada | 1,183,488 | \$2.48 | \$123 | 77% | \$1,476 |
| 29 New Hampshire | 551,224 | \$1.64 | \$139 | 80% | \$1,668 |
| 30 New Jersey | 3,478,355 | \$8.07 | \$150 | 82% | \$1,800 |
| 31 New Mexico | 824,557 | \$1.59 | \$91 | 79% | \$1,092 |
| 32 New York | 7,649,119 | \$15.18 | \$117 | 77% | \$1,404 |
| 33 North Carolina | 4,186,957 | \$8.76 | \$130 | 81% | \$1,560 |
| 34 North Dakota | 324,566 | \$0.65 | \$104 | 79% | \$1,248 |
| 35 Ohio | 4,829,571 | \$8.81 | \$115 | 79% | \$1,380 |
| 36 Oklahoma | 1,542,763 | \$2.04 | \$85 | 78% | \$1,020 |
| 37 Oregon | 1,701,550 | \$3.38 | \$100 | 80% | \$1,200 |
| 38 Pennsylvania | 5,235,339 | \$8.46 | \$100 | 79% | \$1,200 |
| 39 Rhode Island | 436,916 | \$1.19 | \$135 | 79% | \$1,620 |
| 40 South Carolina | 2,070,390 | \$5.69 | \$141 | 87% | \$1,692 |
| 41 South Dakota | 358,152 | \$0.73 | \$119 | 77% | \$1,428 |
| 42 Tennessee | 2,767,022 | \$5.97 | \$124 | 76% | \$1,488 |
| 43 Texas | 10,747,049 | \$23.18 | \$116 | 81% | \$1,392 |
| 44 Utah | 1,094,419 | \$2.56 | \$113 | 77% | \$1,356 |
| 45 Vermont | 269,466 | \$0.53 | \$146 | 82% | \$1,752 |
| 46 Virginia | 3,326,340 | \$7.95 | \$128 | 82% | \$1,536 |
| 47 Washington | 3,020,551 | \$6.15 | \$125 | 79% | \$1,500 |
| 48 West Virginia | 721,335 | \$0.73 | \$70 | 75% | \$840 |
| 49 Wisconsin | 2,446,037 | \$5.40 | \$137 | 80% | \$1,644 |
| 50 Wyoming | 238,108 | \$0.41 | \$100 | 82% | \$1,200 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



Auto Insurance Market/Spend by 50 Biggest U.S. Cities

(based on # of households)



Auto Insurance Market/Spend by 50 Biggest U.S. Cities (based on # of households)

| | City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-----|------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 1 | Albuquerque | 274,529 | \$0.53 | \$91 | 79% | \$1,092 |
| 2 | Atlanta | 465,198 | \$0.99 | \$103 | 80% | \$1,236 |
| 3 | Austin | 513,547 | \$1.23 | \$90 | 79% | \$1,080 |
| 4 | Baltimore | 253,878 | \$0.70 | \$148 | 79% | \$1,776 |
| 5 | Birmingham | 208,094 | \$0.68 | \$287 | 83% | \$3,444 |
| 6 | Boston | 70,349 | \$0.14 | \$167 | 69% | \$2,004 |
| 7 | Charlotte | 392,044 | \$1.01 | \$95 | 87% | \$1,140 |
| 8 | Chicago | 1,140,118 | \$3.08 | \$172 | 71% | \$2,064 |
| 9 | Cincinnati | 349,847 | \$0.93 | \$142 | 76% | \$1,704 |
| 10 | Cleveland | 330,007 | \$0.48 | \$103 | 82% | \$1,236 |
| 11 | Colorado Springs | 241,518 | \$0.43 | \$107 | 84% | \$1,284 |
| 12 | Columbus | 368,515 | \$0.74 | \$105 | 79% | \$1,260 |
| 13 | Dallas | 552,606 | \$1.04 | \$119 | 76% | \$1,428 |
| 14 | Dayton | 208,480 | \$0.33 | \$110 | 76% | \$1,320 |
| 15 | Denver | 487,902 | \$1.65 | \$114 | 80% | \$1,368 |
| 16 | Detroit | 240,311 | \$0.28 | \$104 | 72% | \$1,248 |
| 17 | El Paso | 282,014 | \$0.25 | \$60 | 77% | \$720 |
| 18 | Fort Lauderdale | 329,908 | \$0.83 | \$160 | 86% | \$1,920 |
| 19 | Fort Worth | 353,489 | \$0.66 | \$112 | 84% | \$1,344 |
| 20 | Houston | 1,201,386 | \$2.40 | \$135 | 77% | \$1,620 |
| 21 | Indianapolis | 400,163 | \$0.74 | \$123 | 75% | \$1,476 |
| 22 | Jacksonville | 378,650 | \$1.29 | \$151 | 84% | \$1,812 |
| 23 | Kansas City | 259,214 | \$0.48 | \$117 | 79% | \$1,404 |
| 24 | Las Vegas | 603,995 | \$1.11 | \$130 | 76% | \$1,560 |
| 25 | Los Angeles | 882,734 | \$1.54 | \$127 | 73% | \$1,524 |
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| 100 | | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



Auto Insurance Market/Spend by 50 Biggest U.S. Cities

(based on # of households, cont'd)

| | City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|----|--|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 26 | Louisville | 323,776 | \$0.95 | \$160 | 82% | \$1,920 |
| 27 | Memphis | 268,998 | \$0.50 | \$142 | 77% | \$1,704 |
| 28 | Miami | 670,393 | \$1.77 | \$100 | 79% | \$1,200 |
| 29 | Milwaukee | 328,839 | \$0.97 | \$154 | 83% | \$1,848 |
| 30 | Minneapolis | 473,285 | \$1.51 | \$180 | 73% | \$2,160 |
| 31 | New York | 771,791 | \$4.53 | \$218 | 65% | \$2,616 |
| 32 | Oklahoma City | 286,003 | \$0.52 | \$95 | 84% | \$1,140 |
| 33 | Omaha | 228,768 | \$0.38 | \$117 | 76% | \$1,404 |
| 34 | Orlando | 379,447 | \$0.96 | \$141 | 85% | \$1,692 |
| 35 | Philadelphia | 669,271 | \$0.95 | \$100 | 73% | \$1,200 |
| 36 | Phoenix | 545,009 | \$1.40 | \$125 | 80% | \$1,500 |
| 37 | Pittsburgh | 310,509 | \$0.60 | \$108 | 84% | \$1,296 |
| 38 | Portland | 402,447 | \$0.92 | \$86 | 84% | \$1,224 |
| 39 | Rochester | 203,316 | \$0.30 | \$76 | 91% | \$912 |
| 40 | Sacramento | 312,833 | \$0.38 | \$116 | 71% | \$1,392 |
| 41 | Saint Louis | 400,447 | \$0.65 | \$115 | 73% | \$1,380 |
| 42 | Saint Paul | 326,812 | \$0.69 | \$105 | 79% | \$1,260 |
| 43 | San Antonio | 681,018 | \$1.12 | \$120 | 78% | \$1,440 |
| 44 | San Diego | 499,967 | \$1.04 | \$130 | 77% | \$1,560 |
| 45 | San Francisco | 362,650 | \$0.74 | \$152 | 66% | \$1,824 |
| 46 | San Jose | 333,751 | \$1.47 | \$145 | 77% | \$1,740 |
| 47 | Seattle | 449,727 | \$1.19 | \$161 | 78% | \$1,932 |
| 48 | Tampa | 329,153 | \$1.06 | \$189 | 83% | \$2,268 |
| 49 | Tucson | 380,165 | \$0.88 | \$110 | 75% | \$1,320 |
| 50 | Washington D.C. | 321,522 | \$0.68 | \$138 | 77% | \$1,272 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



Auto Insurance Market/Spend by U.S. Cities

(with population of 40k+)



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 1 Abilene, TX | 49,908 | \$0.07 | \$133 | 73% | \$1,596 |
| 2 Akron, OH | 115,251 | \$0.18 | \$133 | 72% | \$1,596 |
| 3 Albany, NY | 66,021 | \$0.12 | \$108 | 82% | \$1,296 |
| 4 Albuquerque, NM | 274,529 | \$0.53 | \$91 | 79% | \$1,092 |
| 5 Alexandria, VA | 147,159 | \$0.35 | \$150 | 80% | \$1,800 |
| 6 Allen, TX | 40,668 | \$0.14 | \$127 | 100% | \$1,524 |
| 7 Allentown, PA | 66,125 | \$0.10 | \$106 | 81% | \$1,272 |
| 8 Alpharetta, GA | 71,318 | \$0.17 | \$149 | 80% | \$1,788 |
| 9 Amarillo, TX | 89,473 | \$0.11 | \$86 | 86% | \$1,032 |
| 10 Anaheim, CA | 110,114 | \$0.20 | \$135 | 75% | \$1,620 |
| 11 Anchorage, AK | 90,744 | \$0.17 | \$141 | 75% | \$1,692 |
| 12 Anderson, SC | 41,347 | \$0.13 | \$110 | 94% | \$1,320 |
| 13 Ann Arbor, MI | 69,270 | \$0.17 | \$210 | 73% | \$2,520 |
| 14 Annapolis, MD | 40,203 | \$0.18 | \$227 | 87% | \$2,724 |
| 15 Appleton, WI | 51,679 | \$0.06 | \$139 | 50% | \$1,668 |
| 16 Arlington, TX | 142,346 | \$0.33 | \$109 | 84% | \$1,308 |
| 17 Arlington, VA | 111,897 | \$0.23 | \$156 | 70% | \$1,872 |
| 18 Arvada, CO | 55,628 | \$0.12 | \$74 | 77% | \$888 |
| 19 Ashburn, VA | 44,850 | \$0.12 | \$203 | 82% | \$2,436 |
| 20 Asheville, NC | 55,013 | \$0.11 | \$161 | 77% | \$1,932 |
| 21 Astoria, NY | 64,425 | \$0.10 | \$109 | 66% | \$1,308 |
| 22 Athens, GA | 54,225 | \$0.24 | \$368 | 88% | \$4,416 |
| 23 Atlanta, GA | 465,198 | \$0.99 | \$103 | 80% | \$1,236 |
| 24 Auburn, WA | 43,374 | \$0.12 | \$167 | 78% | \$2,004 |
| 25 Augusta, GA | 74,882 | \$0.15 | \$97 | 89% | \$1,164 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|----------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 26 Aurora, CO | 166,961 | \$0.88 | \$121 | 87% | \$1,452 |
| 27 Aurora, IL | 62,548 | \$0.09 | \$84 | 89% | \$1,008 |
| 28 Austin, TX | 513,547 | \$1.23 | \$90 | 79% | \$1,080 |
| 29 Bakersfield, CA | 183,033 | \$0.29 | \$101 | 75% | \$1,212 |
| 30 Baltimore, MD | 253,878 | \$0.70 | \$148 | 79% | \$1,776 |
| 31 Baton Rouge, LA | 151,242 | \$0.25 | \$126 | 84% | \$1,512 |
| 32 Baytown, TX | 46,494 | \$0.11 | \$93 | 65% | \$1,116 |
| 33 Beaumont, TX | 50,681 | \$0.18 | \$191 | 75% | \$2,292 |
| 34 Beaverton, OR | 81,556 | \$0.17 | \$85 | 79% | \$1,020 |
| 35 Bellevue, WA | 63,297 | \$0.14 | \$159 | 76% | \$1,908 |
| 36 Bellingham, WA | 55,623 | \$0.06 | \$79 | 71% | \$948 |
| 37 Bend, OR | 56,906 | \$0.10 | \$110 | 86% | \$1,320 |
| 38 Berkeley, CA | 49,427 | \$0.19 | \$159 | 78% | \$1,908 |
| 39 Bethlehem, PA | 50,033 | \$0.11 | \$140 | 76% | \$1,680 |
| 40 Billings, MT | 60,318 | \$0.06 | \$79 | 79% | \$948 |
| 41 Birmingham, AL | 208,094 | \$0.68 | \$287 | 83% | \$3,444 |
| 42 Bloomington, IN | 53,951 | \$0.11 | \$129 | 81% | \$1,548 |
| 43 Boca Raton, FL | 100,586 | \$0.41 | \$242 | 92% | \$2,904 |
| 44 Boise, ID | 109,780 | \$0.16 | \$85 | 84% | \$1,020 |
| 45 Boston, MA | 70,349 | \$0.14 | \$167 | 69% | \$2,004 |
| 46 Bothell, WA | 50,885 | \$0.10 | \$139 | 83% | \$1,668 |
| 47 Boulder, CO | 54,241 | \$0.17 | \$237 | 84% | \$2,844 |
| 48 Bowling Green, KY | 50,067 | \$0.09 | \$122 | 85% | \$1,464 |
| 49 Boynton Beach, FL | 75,640 | \$0.24 | \$163 | 81% | \$1,956 |
| 50 Bradenton, FL | 112,339 | \$0.24 | \$111 | 78% | \$1,332 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 51 Bridgeport, CT | 55,498 | \$0.14 | \$150 | 70% | \$1,800 |
| 52 Broken Arrow, OK | 52,086 | \$0.08 | \$75 | 97% | \$900 |
| 53 Bronx, NY | 533,652 | \$1.15 | \$140 | 68% | \$1,680 |
| 54 Brooklyn, NY | 1,009,555 | \$1.20 | \$59 | 62% | \$708 |
| 55 Broomfield, CO | 47,559 | \$0.16 | \$112 | 94% | \$1,344 |
| 56 Brownsville, TX | 64,594 | \$0.23 | \$148 | 94% | \$1,776 |
| 57 Buffalo, NY | 254,898 | \$0.31 | \$99 | 82% | \$1,188 |
| 58 Burbank, CA | 44,301 | \$0.13 | \$237 | 76% | \$2,844 |
| 59 Cambridge, MA | 49,732 | \$0.15 | \$167 | 78% | \$2,004 |
| 60 Canton, OH | 61,816 | \$0.14 | \$127 | 88% | \$1,524 |
| 61 Cape Coral, FL | 80,265 | \$0.27 | \$120 | 89% | \$1,440 |
| 62 Carlsbad, CA | 43,981 | \$0.11 | \$130 | 88% | \$1,560 |
| 63 Carrollton, TX | 51,943 | \$0.19 | \$106 | 94% | \$1,272 |
| 64 Cary, NC | 65,025 | \$0.26 | \$145 | 95% | \$1,740 |
| 65 Cedar Rapids, IA | 62,218 | \$0.10 | \$85 | 61% | \$1,020 |
| 66 Chandler, AZ | 116,455 | \$0.33 | \$90 | 83% | \$1,080 |
| 67 Charleston, SC | 89,330 | \$0.19 | \$142 | 83% | \$1,704 |
| 68 Charlotte, NC | 392,044 | \$1.01 | \$95 | 87% | \$1,140 |
| 69 Charlottesville, VA | 51,741 | \$0.17 | \$157 | 100% | \$1,884 |
| 70 Chattanooga, TN | 90,570 | \$0.18 | \$107 | 76% | \$1,284 |
| 71 Chesapeake, VA | 92,475 | \$0.18 | \$142 | 84% | \$1,704 |
| 72 Cheyenne, WY | 40,425 | \$0.04 | \$57 | 93% | \$684 |
| 73 Chicago, IL | 1,140,118 | \$3.08 | \$172 | 71% | \$2,064 |
| 74 Chico, CA | 47,866 | \$0.07 | \$99 | 88% | \$1,188 |
| 75 Chula Vista, CA | 84,207 | \$0.19 | \$160 | 75% | \$1,920 |
| e doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 76 Cincinnati, OH | 349,847 | \$0.93 | \$142 | 76% | \$1,704 |
| 77 Clarksville, TN | 76,875 | \$0.19 | \$144 | 77% | \$1,728 |
| 78 Clearwater, FL | 78,731 | \$0.20 | \$122 | 84% | \$1,464 |
| 79 Clermont, FL | 43,612 | \$0.11 | \$135 | 85% | \$1,620 |
| 80 Cleveland, OH | 330,007 | \$0.48 | \$106 | 82% | \$1,272 |
| 81 Clinton Township, MI | 45,100 | \$0.10 | \$117 | 74% | \$1,404 |
| 82 Clovis, CA | 45,835 | \$0.08 | \$106 | 80% | \$1,272 |
| 83 College Station, TX | 50,594 | \$0.12 | \$168 | 88% | \$2,016 |
| 84 Colorado Springs, CO | 241,518 | \$0.43 | \$107 | 84% | \$1,284 |
| 85 Columbia, MO | 63,728 | \$0.11 | \$66 | 91% | \$792 |
| 86 Columbia, SC | 139,368 | \$0.45 | \$141 | 86% | \$1,692 |
| 87 Columbus, GA | 73,322 | \$0.23 | \$122 | 90% | \$1,464 |
| 88 Columbus, OH | 368,515 | \$0.74 | \$105 | 79% | \$1,260 |
| 89 Concord, CA | 46,209 | \$0.11 | \$119 | 65% | \$1,428 |
| 90 Concord, NC | 48,201 | \$0.15 | \$111 | 96% | \$1,332 |
| 91 Conroe, TX | 70,499 | \$0.13 | \$157 | 76% | \$1,884 |
| 92 Corona, CA | 56,043 | \$0.10 | \$103 | 76% | \$1,236 |
| 93 Corpus Christi, TX | 118,421 | \$0.44 | \$212 | 80% | \$2,544 |
| 94 Costa Mesa, CA | 41,873 | \$0.08 | \$118 | 78% | \$1,416 |
| 95 Cumming, GA | 63,683 | \$0.22 | \$67 | 77% | \$804 |
| 96 Cypress, TX | 65,689 | \$0.13 | \$144 | 81% | \$1,728 |
| 97 Dallas, TX | 552,606 | \$1.04 | \$119 | 76% | \$1,428 |
| 98 Davenport, IA | 44,448 | \$0.07 | \$134 | 62% | \$1,608 |
| 99 Dayton, OH | 208,480 | \$0.33 | \$110 | 76% | \$1,320 |
| 100 Daytona Beach, FL | 51,339 | \$0.18 | \$218 | 75% | \$2,616 |
| e doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|----------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 101 Decatur, GA | 64,685 | \$0.12 | \$139 | 65% | \$1,668 |
| 102 Delray Beach, FL | 57,907 | \$0.32 | \$240 | 79% | \$2,880 |
| 103 Denton, TX | 62,380 | \$0.19 | \$199 | 83% | \$2,388 |
| 104 Denver, CO | 487,902 | \$1.65 | \$114 | 80% | \$1,368 |
| 105 Des Moines, IA | 92,838 | \$0.12 | \$96 | 81% | \$1,152 |
| 106 Detroit, MI | 240,311 | \$0.28 | \$104 | 72% | \$1,248 |
| 107 Duluth, GA | 44,846 | \$0.09 | \$124 | 75% | \$1,488 |
| 108 Duluth, MN | 49,558 | \$0.13 | \$146 | 95% | \$1,752 |
| 109 Durham, NC | 130,977 | \$0.32 | \$141 | 81% | \$1,692 |
| 110 Edinburg, TX | 52,956 | \$0.11 | \$113 | 100% | \$1,356 |
| 111 Edmond, OK | 69,520 | \$0.09 | \$91 | 68% | \$1,092 |
| 112 El Cajon, CA | 57,068 | \$0.09 | \$91 | 76% | \$1,092 |
| 113 El Paso, TX | 282,014 | \$0.25 | \$60 | 77% | \$720 |
| 114 Elgin, IL | 42,721 | \$0.08 | \$117 | 83% | \$1,404 |
| 115 Elk Grove, CA | 57,711 | \$0.07 | \$89 | 76% | \$1,068 |
| 116 Englewood, CO | 50,347 | \$0.26 | \$124 | 87% | \$1,488 |
| 117 Erie, PA | 74,761 | \$0.12 | \$116 | 71% | \$1,392 |
| 118 Escondido, CA | 60,507 | \$0.10 | \$135 | 74% | \$1,620 |
| 119 Eugene, OR | 89,874 | \$0.13 | \$128 | 75% | \$1,536 |
| 120 Evansville, IN | 78,433 | \$0.20 | \$186 | 81% | \$2,232 |
| 121 Everett, WA | 67,237 | \$0.11 | \$139 | 73% | \$1,668 |
| 122 Fairfax, VA | 61,521 | \$0.13 | \$185 | 79% | \$2,220 |
| 123 Fall River, MA | 41,510 | \$0.09 | \$191 | 79% | \$2,292 |
| 124 Falls Church, VA | 45,475 | \$0.11 | \$161 | 83% | \$1,932 |
| 125 Fargo, ND | 59,315 | \$0.14 | \$129 | 88% | \$1,548 |
| € doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 126 Fayetteville, AR | 47,002 | \$0.05 | \$105 | 62% | \$1,260 |
| 127 Fayetteville, NC | 100,095 | \$0.21 | \$166 | 86% | \$1,992 |
| 128 Flint, MI | 57,661 | \$0.15 | \$120 | 76% | \$1,440 |
| 129 Florissant, MO | 43,084 | \$0.06 | \$74 | 75% | \$888 |
| 130 Flushing, NY | 79,851 | \$0.16 | \$155 | 78% | \$1,860 |
| 131 Fontana, CA | 62,789 | \$0.07 | \$101 | 72% | \$1,212 |
| 132 Fort Collins, CO | 83,014 | \$0.18 | \$150 | 90% | \$1,800 |
| 133 Fort Lauderdale, FL | 329,908 | \$0.83 | \$160 | 86% | \$1,920 |
| 134 Fort Mill, SC | 45,895 | \$0.09 | \$173 | 73% | \$2,076 |
| 135 Fort Myers, FL | 116,415 | \$0.52 | \$106 | 89% | \$1,272 |
| 136 Fort Wayne, IN | 134,062 | \$0.21 | \$128 | 67% | \$1,536 |
| 137 Fort Worth, TX | 353,489 | \$0.66 | \$112 | 84% | \$1,344 |
| 138 Franklin, TN | 44,431 | \$0.17 | \$177 | 81% | \$2,124 |
| 139 Frederick, MD | 56,763 | \$0.16 | \$166 | 93% | \$1,992 |
| 140 Fredericksburg, VA | 67,705 | \$0.20 | \$249 | 71% | \$2,988 |
| 141 Fremont, CA | 77,020 | \$0.29 | \$139 | 91% | \$1,668 |
| 142 Fresno, CA | 203,491 | \$0.27 | \$78 | 71% | \$936 |
| 143 Frisco, TX | 77,780 | \$0.23 | \$127 | 85% | \$1,524 |
| 144 Fullerton, CA | 47,324 | \$0.09 | \$140 | 68% | \$1,680 |
| 145 Gainesville, FL | 90,204 | \$0.18 | \$181 | 85% | \$2,172 |
| 146 Gainesville, GA | 45,604 | \$0.16 | \$183 | 78% | \$2,196 |
| 147 Gaithersburg, MD | 50,758 | \$0.14 | \$208 | 78% | \$2,496 |
| 148 Garden Grove, CA | 49,531 | \$0.10 | \$140 | 74% | \$1,680 |
| 149 Garland, TX | 80,585 | \$0.29 | \$194 | 79% | \$1,680 |
| 150 Gastonia, NC | 44,245 | \$0.09 | \$177 | 74% | \$2,124 |
| € doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 151 Georgetown, TX | 47,171 | \$0.11 | \$103 | 85% | \$1,236 |
| 152 Gilbert, AZ | 92,211 | \$0.21 | \$133 | 77% | \$1,596 |
| 153 Glendale, AZ | 109,530 | \$0.30 | \$139 | 81% | \$1,668 |
| 154 Glendale, CA | 66,765 | \$0.19 | \$165 | 76% | \$1,980 |
| 155 Grand Junction, CO | 46,993 | \$0.09 | \$227 | 80% | \$2,724 |
| 156 Grand Prairie, TX | 66,561 | \$0.14 | \$148 | 78% | \$1,776 |
| 157 Grand Rapids, MI | 150,052 | \$0.36 | \$162 | 69% | \$1,944 |
| 158 Greeley, CO | 42,145 | \$0.10 | \$111 | 63% | \$1,332 |
| 159 Green Bay, WI | 78,387 | \$0.14 | \$107 | 75% | \$1,284 |
| 160 Greensboro, NC | 135,688 | \$0.34 | \$149 | 84% | \$1,788 |
| 161 Greenville, NC | 47,982 | \$0.08 | \$166 | 73% | \$1,992 |
| 162 Greenville, SC | 98,906 | \$0.21 | \$132 | 86% | \$1,584 |
| 163 Hamilton, OH | 51,833 | \$0.10 | \$116 | 80% | \$1,392 |
| 164 Hampton, VA | 57,330 | \$0.08 | \$75 | 87% | \$900 |
| 165 Harrisburg, PA | 76,400 | \$0.09 | \$88 | 69% | \$1,056 |
| 166 Hartford, CT | 49,306 | \$0.06 | \$100 | 63% | \$1,200 |
| 167 Hayward, CA | 59,684 | \$0.15 | \$104 | 70% | \$1,248 |
| 168 Hemet, CA | 46,696 | \$0.11 | \$193 | 69% | \$2,316 |
| 169 Henderson, NV | 132,565 | \$0.21 | \$105 | 76% | \$1,260 |
| 170 Henrico, VA | 81,235 | \$0.11 | \$99 | 79% | \$1,188 |
| 171 Hialeah, FL | 121,380 | \$0.28 | \$89 | 79% | \$1,068 |
| 172 High Point, NC | 48,545 | \$0.08 | \$151 | 57% | \$1,812 |
| 173 Hollywood, FL | 171,292 | \$0.34 | \$89 | 81% | \$1,068 |
| 174 Homestead, FL | 64,389 | \$0.13 | \$74 | 85% | \$888 |
| 175 Honolulu, HI | 160,066 | \$0.52 | \$197 | 81% | \$2,364 |
| es doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|--------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 176 Houston, TX | 1,201,386 | \$2.40 | \$135 | 77% | \$1,620 |
| 177 Humble, TX | 62,026 | \$0.13 | \$162 | 82% | \$1,944 |
| 178 Huntington Beach, CA | 77,302 | \$0.18 | \$162 | 82% | \$1,944 |
| 179 Huntsville, AL | 92,255 | \$0.12 | \$72 | 86% | \$864 |
| 180 Hyattsville, MD | 56,615 | \$0.13 | \$85 | 88% | \$1,020 |
| 181 Idaho Falls, ID | 42,008 | \$0.07 | \$132 | 77% | \$1,584 |
| 182 Independence, MO | 53,271 | \$0.09 | \$125 | 69% | \$1,500 |
| 183 Indianapolis, IN | 400,163 | \$0.74 | \$123 | 75% | \$1,476 |
| 184 Inglewood, CA | 42,711 | \$0.09 | \$119 | 73% | \$1,428 |
| 185 Irvine, CA | 111,979 | \$0.26 | \$199 | 82% | \$2,388 |
| 186 Irving, TX | 94,801 | \$0.22 | \$109 | 87% | \$1,308 |
| 187 Jackson, MI | 40,636 | \$0.06 | \$122 | 75% | \$1,464 |
| 188 Jackson, MS | 62,449 | \$0.11 | \$67 | 81% | \$804 |
| 189 Jacksonville, FL | 378,650 | \$1.29 | \$200 | 84% | \$2,400 |
| 190 Jamaica, NY | 80,323 | \$0.14 | \$155 | 73% | \$1,860 |
| 191 Jersey City, NJ | 123,132 | \$0.25 | \$194 | 71% | \$2,328 |
| 192 Johnson City, TN | 43,508 | \$0.06 | \$117 | 86% | \$1,404 |
| 193 Joliet, IL | 46,151 | \$0.10 | \$140 | 68% | \$1,680 |
| 194 Kalamazoo, MI | 66,946 | \$0.27 | \$317 | 83% | \$3,804 |
| 195 Kansas City, KS | 58,516 | \$0.12 | \$116 | 77% | \$1,392 |
| 196 Kansas City, MO | 259,214 | \$0.48 | \$117 | 79% | \$1,404 |
| 197 Katy, TX | 126,305 | \$0.48 | \$115 | 89% | \$1,380 |
| 198 Kenosha, WI | 44,911 | \$0.14 | \$181 | 85% | \$2,172 |
| 199 Kent, WA | 58,411 | \$0.11 | \$130 | 79% | \$1,560 |
| 200 Killeen, TX | 61,951 | \$0.09 | \$101 | 87% | \$1,212 |
| € doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-----------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 201 Kissimmee, FL | 108,236 | \$0.25 | \$144 | 85% | \$1,728 |
| 202 Knoxville, TN | 169,924 | \$0.67 | \$187 | 71% | \$2,244 |
| 203 Lafayette, IN | 45,114 | \$0.07 | \$85 | 84% | \$1,020 |
| 204 Lafayette, LA | 65,390 | \$0.13 | \$157 | 81% | \$1,884 |
| 205 Lake Charles, LA | 50,779 | \$0.07 | \$79 | 86% | \$948 |
| 206 Lake Worth, FL | 74,785 | \$0.24 | \$157 | 84% | \$1,884 |
| 207 Lakeland, FL | 100,879 | \$0.32 | \$157 | 84% | \$1,884 |
| 208 Lancaster, CA | 60,635 | \$0.19 | \$129 | 78% | \$1,548 |
| 209 Lancaster, PA | 68,315 | \$0.10 | \$97 | 76% | \$1,164 |
| 210 Lansing, MI | 73,599 | \$0.15 | \$154 | 72% | \$1,848 |
| 211 Laredo, TX | 79,181 | \$0.16 | \$259 | 86% | \$3,108 |
| 212 Largo, FL | 46,333 | \$0.23 | \$249 | 77% | \$2,988 |
| 213 Las Cruces, NM | 61,971 | \$0.25 | \$116 | 78% | \$1,392 |
| 214 Las Vegas, NV | 603,995 | \$1.11 | \$130 | 76% | \$1,560 |
| 215 Laurel, MD | 44,583 | \$0.13 | \$163 | 86% | \$1,956 |
| 216 Lawrence, KS | 43,830 | \$0.06 | \$46 | 82% | \$552 |
| 217 Lawrenceville, GA | 87,882 | \$0.55 | \$336 | 79% | \$4,032 |
| 218 Lees Summit, MO | 42,201 | \$0.09 | \$121 | 84% | \$1,452 |
| 219 Lewisville, TX | 48,350 | \$0.16 | \$106 | 83% | \$1,272 |
| 220 Lexington, KY | 138,089 | \$0.27 | \$176 | 74% | \$2,112 |
| 221 Lexington, SC | 44,867 | \$0.13 | \$123 | 96% | \$1,476 |
| 222 Lincoln, NE | 123,938 | \$0.20 | \$103 | 83% | \$1,236 |
| 223 Little Rock, AR | 92,999 | \$0.14 | \$115 | 71% | \$1,380 |
| 224 Littleton, CO | 126,741 | \$0.41 | \$86 | 91% | \$1,032 |
| 225 Long Beach, CA | 174,325 | \$0.48 | \$119 | 79% | \$1,428 |
| e doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|---------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 226 Longmont, CO | 56,153 | \$0.17 | \$125 | 85% | \$1,500 |
| 227 Longview, TX | 42,553 | \$0.07 | \$119 | 81% | \$1,428 |
| 228 Los Angeles, CA | 882,734 | \$1.54 | \$127 | 73% | \$1,524 |
| 229 Louisville, KY | 323,776 | \$0.95 | \$160 | 82% | \$1,920 |
| 230 Loveland, CO | 41,033 | \$0.10 | \$144 | 100% | \$1,728 |
| 231 Lowell, MA | 42,383 | \$0.14 | \$152 | 73% | \$1,824 |
| 232 Lubbock, TX | 114,065 | \$0.18 | \$101 | 78% | \$1,212 |
| 233 Lynnwood, WA | 43,910 | \$0.12 | \$236 | 93% | \$2,832 |
| 234 Macon, GA | 63,545 | \$0.12 | \$129 | 82% | \$1,548 |
| 235 Madison, WI | 142,048 | \$0.24 | \$88 | 83% | \$1,056 |
| 236 Manassas, VA | 51,582 | \$0.13 | \$127 | 84% | \$1,524 |
| 237 Manchester, NH | 50,709 | \$0.13 | \$87 | 77% | \$1,044 |
| 238 Marietta, GA | 121,744 | \$0.19 | \$95 | 75% | \$1,140 |
| 239 Mcallen, TX | 48,137 | \$0.08 | \$113 | 80% | \$1,356 |
| 240 Mckinney, TX | 79,485 | \$0.22 | \$127 | 79% | \$1,524 |
| 241 Melbourne, FL | 71,182 | \$0.23 | \$161 | 89% | \$1,932 |
| 242 Memphis, TN | 268,998 | \$0.50 | \$142 | 77% | \$1,704 |
| 243 Menifee, CA | 40,842 | \$0.07 | \$116 | 62% | \$1,392 |
| 244 Meridian, ID | 48,054 | \$0.11 | \$93 | 82% | \$1,116 |
| 245 Mesa, AZ | 214,247 | \$0.47 | \$125 | 81% | \$1,500 |
| 246 Mesquite, TX | 50,676 | \$0.13 | \$100 | 84% | \$1,200 |
| 247 Metairie, LA | 60,376 | \$0.17 | \$174 | 78% | \$2,088 |
| 248 Miami Beach, FL | 50,541 | \$0.12 | \$98 | 74% | \$1.176 |
| 249 Miami, FL | 670,393 | \$1.77 | \$100 | 79% | \$1,200 |
| 250 Midland, TX | 64,381 | \$0.10 | \$125 | 74% | \$1,500 |
| ee doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 251 Milwaukee, WI | 328,839 | \$0.97 | \$154 | 83% | \$1,848 |
| 252 Minneapolis, MN | 473,285 | \$1.51 | \$180 | 73% | \$2,160 |
| 253 Mission, TX | 55,576 | \$0.10 | \$113 | 88% | \$1,356 |
| 254 Missoula, MT | 43,721 | \$0.07 | \$100 | 73% | \$1,200 |
| 255 Missouri City, TX | 40,427 | \$0.16 | \$180 | 85% | \$2,160 |
| 256 Mobile, AL | 106,990 | \$0.14 | \$88 | 83% | \$1,056 |
| 257 Modesto, CA | 87,026 | \$0.12 | \$103 | 70% | \$1,236 |
| 258 Montgomery, AL | 83,172 | \$0.15 | \$99 | 82% | \$1,188 |
| 259 Moreno Valley, CA | 54,988 | \$0.10 | \$116 | 68% | \$1,392 |
| 260 Morgantown, WV | 40,798 | \$0.04 | \$69 | 80% | \$828 |
| 261 Mount Pleasant, SC | 40,356 | \$0.23 | \$218 | 94% | \$2,616 |
| 262 Murfreesboro, TN | 80,566 | \$0.15 | \$94 | 83% | \$1,128 |
| 263 Murrieta, CA | 44,354 | \$0.08 | \$116 | 72% | \$1,392 |
| 264 Muskegon, MI | 50,029 | \$0.11 | \$124 | 74% | \$1,488 |
| 265 Myrtle Beach, SC | 71,112 | \$0.19 | \$202 | 90% | \$2,424 |
| 266 Nampa, ID | 47,438 | \$0.05 | \$68 | 89% | \$816 |
| 267 Naperville, IL | 61,065 | \$0.17 | \$141 | 85% | \$1,692 |
| 268 Naples, FL | 142,602 | \$0.34 | \$131 | 81% | \$1,572 |
| 269 Nashville, TN | 216,309 | \$0.68 | \$116 | 75% | \$1,392 |
| 270 New Bedford, MA | 42,195 | \$0.12 | \$214 | 89% | \$2,568 |
| 271 New Braunfels, TX | 51,602 | \$0.15 | \$107 | 57% | \$1,284 |
| 272 New Haven, CT | 52,540 | \$0.12 | \$195 | 70% | \$2,340 |
| 273 New Orleans, LA | 173,684 | \$0.36 | \$136 | 80% | \$1,632 |
| 274 New Port Richey, FL | 55,689 | \$0.12 | \$177 | 82% | \$2,124 |
| 275 New York, NY | 771,791 | \$4.53 | \$218 | 65% | \$2,616 |
| € doxo | | | | | |

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



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 276 Newark, DE | 52,676 | \$0.08 | \$102 | 86% | \$1,224 |
| 277 Newark, NJ | 113,859 | \$0.25 | \$156 | 77% | \$1,872 |
| 278 Newport News, VA | 76,478 | \$0.10 | \$72 | 86% | \$864 |
| 279 Norfolk, VA | 94,457 | \$0.19 | \$97 | 81% | \$1,164 |
| 280 Norman, OK | 52,911 | \$0.06 | \$101 | 47% | \$1,212 |
| 281 North Hollywood, CA | 60,524 | \$0.26 | \$109 | 75% | \$1,308 |
| 282 North Las Vegas, NV | 85,119 | \$0.12 | \$93 | 76% | \$1,116 |
| 283 Oakland, CA | 167,478 | \$0.72 | \$132 | 80% | \$1,584 |
| 284 Ocala, FL | 102,254 | \$0.21 | \$150 | 91% | \$1,800 |
| 285 Oceanside, CA | 67,612 | \$0.12 | \$117 | 76% | \$1,404 |
| 286 Odessa, TX | 64,125 | \$0.09 | \$98 | 83% | \$1,176 |
| 287 Ogden, UT | 76,540 | \$0.26 | \$106 | 74% | \$1,272 |
| 288 Oklahoma City, OK | 286,003 | \$0.52 | \$95 | 84% | \$1,140 |
| 289 Olathe, KS | 52,449 | \$0.15 | \$118 | 89% | \$1,416 |
| 290 Olympia, WA | 79,802 | \$0.17 | \$132 | 83% | \$1,584 |
| 291 Omaha, NE | 228,768 | \$0.38 | \$117 | 76% | \$1,404 |
| 292 Ontario, CA | 53,535 | \$0.06 | \$113 | 64% | \$1,356 |
| 293 Orange, CA | 46,139 | \$0.09 | \$115 | 80% | \$1,380 |
| 294 Orlando, FL | 379,447 | \$0.96 | \$141 | 85% | \$1,692 |
| 295 Overland Park, KS | 80,422 | \$0.20 | \$119 | 70% | \$1,428 |
| 296 Oxnard, CA | 55,658 | \$0.08 | \$84 | 70% | \$1,008 |
| 297 Palm Bay, FL | 45,349 | \$0.15 | \$167 | 80% | \$2,004 |
| 298 Palm Coast, FL | 41,545 | \$0.15 | \$159 | 82% | \$1,908 |
| 299 Palmdale, CA | 52,792 | \$0.07 | \$87 | 62% | \$1,044 |
| 300 Panama City, FL | 49,765 | \$0.12 | \$86 | 80% | \$1,032 |
| ⊕ doxo | | | | | |

^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|-----------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 301 Parker, CO | 40,294 | \$0.14 | \$92 | 84% | \$1,104 |
| 302 Pasadena, CA | 62,768 | \$0.20 | \$127 | 84% | \$1,524 |
| 303 Pasadena, TX | 47,402 | \$0.10 | \$130 | 74% | \$1,560 |
| 304 Paterson, NJ | 49,654 | \$0.11 | \$159 | 73% | \$1,908 |
| 305 Pearland, TX | 48,298 | \$0.32 | \$272 | 78% | \$3,264 |
| 306 Pensacola, FL | 110,596 | \$0.24 | \$111 | 89% | \$1,332 |
| 307 Peoria, AZ | 75,516 | \$0.23 | \$140 | 79% | \$1,680 |
| 308 Peoria, IL | 56,237 | \$0.08 | \$111 | 60% | \$1,332 |
| 309 Pflugerville, TX | 42,673 | \$0.09 | \$97 | 63% | \$1,164 |
| 310 Philadelphia, PA | 669,271 | \$0.95 | \$100 | 73% | \$1,200 |
| 311 Phoenix, AZ | 545,009 | \$1.40 | \$125 | 80% | \$1,500 |
| 312 Pittsburgh, PA | 310,509 | \$0.60 | \$108 | 84% | \$1,296 |
| 313 Plano, TX | 116,530 | \$0.22 | \$124 | 81% | \$1,488 |
| 314 Pomona, CA | 42,797 | \$0.09 | \$138 | 69% | \$1,656 |
| 315 Pompano Beach, FL | 149,334 | \$0.26 | \$101 | 84% | \$1,212 |
| 316 Port Saint Lucie, FL | 88,323 | \$0.25 | \$170 | 84% | \$2,040 |
| 317 Portland, OR | 402,447 | \$0.92 | \$86 | 84% | \$1,032 |
| 318 Providence, RI | 82,657 | \$0.24 | \$134 | 75% | \$1,608 |
| 319 Pueblo, CO | 64,608 | \$0.06 | \$56 | 80% | \$672 |
| 320 Puyallup, WA | 56,897 | \$0.09 | \$88 | 81% | \$1,056 |
| 321 Quincy, MA | 45,526 | \$0.09 | \$178 | 76% | \$2,136 |
| 322 Racine, WI | 52,116 | \$0.05 | \$65 | 71% | \$780 |
| 323 Raleigh, NC | 230,532 | \$0.69 | \$182 | 80% | \$2,184 |
| 324 Rancho Cucamonga, CA | 57,983 | \$0.08 | \$113 | 76% | \$1,356 |
| 325 Rapid City, SD | 40,938 | \$0.10 | \$84 | 67% | \$1,008 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|--------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 326 Reading, PA | 84,288 | \$0.13 | \$115 | 74% | \$1,380 |
| 327 Redding, CA | 44,062 | \$0.09 | \$100 | 88% | \$1,200 |
| 328 Redmond, WA | 41,474 | \$0.09 | \$154 | 79% | \$1,848 |
| 329 Reno, NV | 132,940 | \$0.57 | \$138 | 86% | \$1,656 |
| 330 Renton, WA | 60,922 | \$0.13 | \$145 | 79% | \$1,740 |
| 331 Richardson, TX | 45,444 | \$0.11 | \$142 | 76% | \$1,704 |
| 332 Richmond, TX | 67,944 | \$0.25 | \$180 | 78% | \$2,160 |
| 333 Richmond, VA | 171,483 | \$0.34 | \$131 | 76% | \$1,572 |
| 334 Riverside, CA | 105,741 | \$0.25 | \$165 | 71% | \$1,980 |
| 335 Riverview, FL | 48,109 | \$0.14 | \$178 | 86% | \$2,136 |
| 336 Roanoke, VA | 72,658 | \$0.18 | \$131 | 78% | \$1,572 |
| 337 Rochester, MN | 55,408 | \$0.12 | \$182 | 83% | \$2,184 |
| 338 Rochester, NY | 203,316 | \$0.30 | \$76 | 91% | \$864 |
| 339 Rock Hill, SC | 47,953 | \$0.10 | \$193 | 74% | \$2,316 |
| 340 Rockford, IL | 74,175 | \$0.08 | \$72 | 84% | \$864 |
| 341 Rockville, MD | 57,555 | \$0.15 | \$166 | 81% | \$1,992 |
| 342 Roseville, CA | 59,756 | \$0.10 | \$124 | 83% | \$1,488 |
| 343 Round Rock, TX | 66,837 | \$0.10 | \$55 | 76% | \$1,392 |
| 344 Sacramento, CA | 312,833 | \$0.38 | \$116 | 71% | \$1,392 |
| 345 Saginaw, MI | 52,577 | \$0.24 | \$182 | 83% | \$2,184 |
| 346 Saint Augustine, FL | 62,074 | \$0.21 | \$123 | 88% | \$1,476 |
| 347 Saint Charles, MO | 57,970 | \$0.09 | \$97 | 53% | \$1,164 |
| 348 Saint Louis, MO | 400,447 | \$0.65 | \$115 | 73% | \$1,380 |
| 349 Saint Paul, MN | 326,812 | \$0.69 | \$105 | 79% | \$1,260 |
| 350 Saint Petersburg, FL | 163,938 | \$0.50 | \$183 | 86% | \$2,196 |
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^{*} Median Monthly Bill x x 12 months per year = Median Annual Cost per U.S. Household



| City | # of Households | Market Size (\$B) | Median Monthly Bill | Percent of Households | Cost Per Year * |
|------------------------|--------------------|----------------------|------------------------|--------------------------|-----------------|
| 351 Salem, OR | 103,781 | \$0.29 | \$289 | 84% | \$3,468 |
| 352 Salinas, CA | 54,375 | \$0.10 | \$105 | 77% | \$1,260 |
| 353 Salt Lake City, UT | 200,349 | \$0.38 | \$101 | 77% | \$1,212 |
| 354 San Angelo, TX | 44,552 | \$0.11 | \$116 | 90% | \$1,392 |
| 355 San Antonio, TX | 681,018 | \$1.12 | \$120 | 78% | \$1,440 |
| 356 San Bernardino, CA | 71,286 | \$0.07 | \$85 | 71% | \$1,020 |
| 357 San Diego, CA | 499,967 | \$1.04 | \$130 | 77% | \$1,560 |
| 358 San Francisco, CA | 362,650 | \$0.74 | \$152 | 66% | \$1,824 |
| 359 San Jose, CA | 333,751 | \$1.47 | \$145 | 77% | \$1,740 |
| 360 San Mateo, CA | 53,985 | \$0.12 | \$138 | 76% | \$1,656 |
| 361 Santa Ana, CA | 87,934 | \$0.20 | \$179 | 75% | \$2,148 |
| 362 Santa Barbara, CA | 53,157 | \$0.11 | \$94 | 100% | \$1,128 |
| 363 Santa Clara, CA | 48,587 | \$0.23 | \$156 | 89% | \$1,872 |
| 364 Santa Fe, NM | 59,995 | \$0.07 | \$72 | 73% | \$864 |
| 365 Santa Maria, CA | 41,358 | \$0.08 | \$92 | 90% | \$1,104 |
| 366 Santa Monica, CA | 47,540 | \$0.14 | \$127 | 77% | \$1,524 |
| 367 Santa Rosa, CA | 80,250 | \$0.28 | \$269 | 82% | \$3,228 |
| 368 Sarasota, FL | 119,113 | \$0.33 | \$129 | 82% | \$1,548 |
| 369 Savannah, GA | 95,483 | \$0.18 | \$106 | 81% | \$1,272 |
| 370 Schenectady, NY | 69,867 | \$0.17 | \$99 | 83% | \$1,188 |
| 371 Scottsdale, AZ | 137,970 | \$0.59 | \$330 | 81% | \$3,960 |
| 372 Scranton, PA | 41,130 | \$0.06 | \$107 | 82% | \$1,284 |
| 373 Seattle, WA | 449,727 | \$1.19 | \$161 | 78% | \$1,932 |
| 374 Shreveport, LA | 85,629 | \$0.13 | \$120 | 88% | \$1,440 |
| 375 Silver Spring, MD | 113,973 | \$0.28 | \$163 | 88% | \$1,956 |
| 376 Simi Valley, CA | 45,402 | \$0.12 | \$140 | 77% | \$1,680 |
| 377 Sioux Falls, SD | 85,156 | \$0.21 | \$154 | 81% | \$1,848 |
| 378 South Bend, IN | 60,658 | \$0.11 | \$121 | 72% | \$1,452 |
| 379 Sparks, NV | 49,277 | \$0.10 | \$110 | 75% | \$1,320 |
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^{*} Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household



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 8,000 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.