



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

United States of Bill Pay
doxoINSIGHTS Report 2025



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

www.doxo.com/w/insights/

About doxoINSIGHTS

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

10M+

Statistically significant, with over 10 million paying consumers.

97%

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

120,000

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

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

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

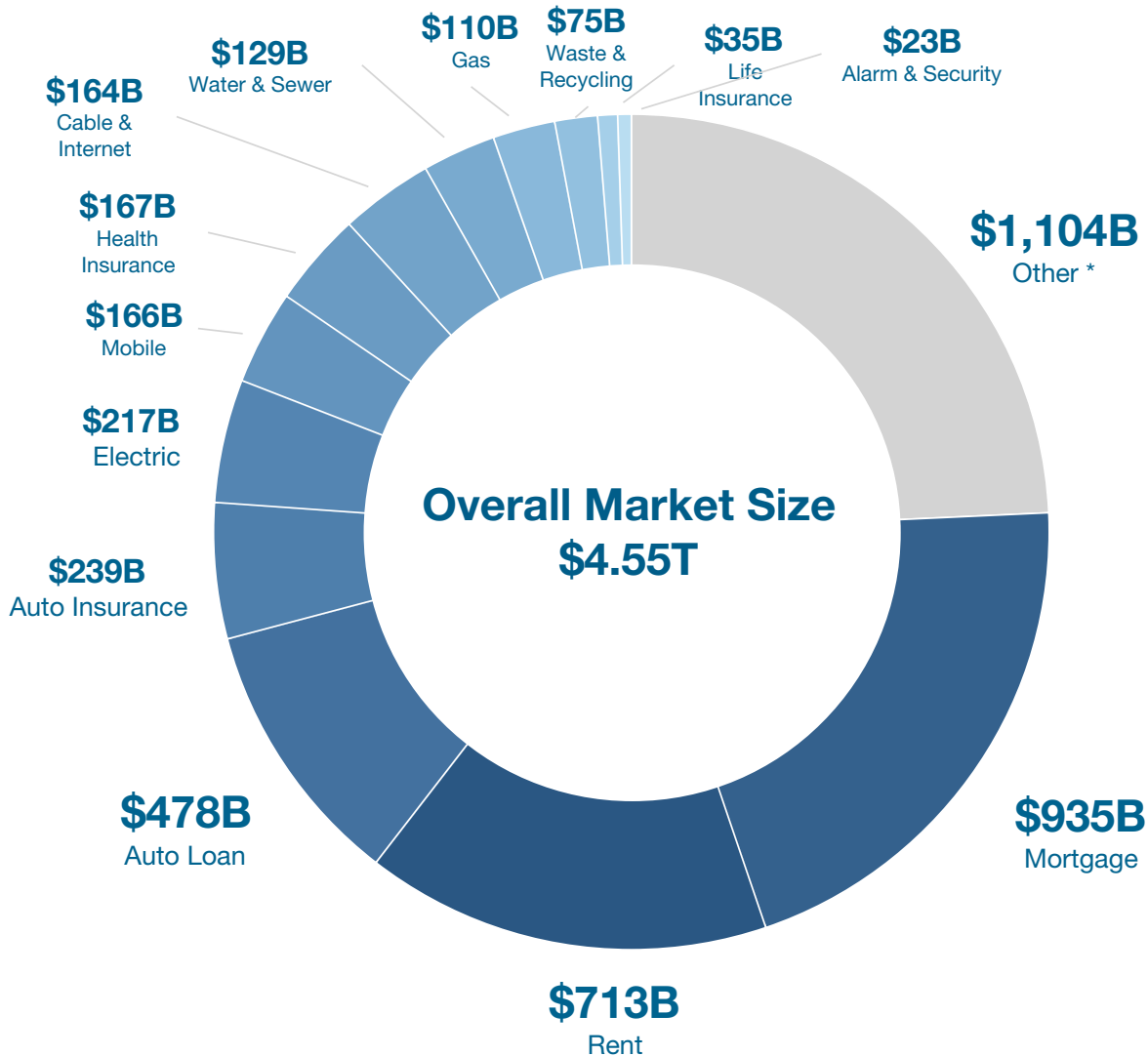
doxoINSIGHTS provides a comprehensive look into the Bill Pay Economy™, with a deep dive into category size and median spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the thirteen most common household bills. For more information about doxoINSIGHTS 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 & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.



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


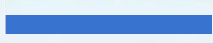


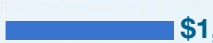

































*Other includes taxes and non-recurring fees like health care lab expenses, and toll roads.

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

U.S. household spends **\$470** a month on Auto Loans

Bill Category	Median Monthly Bill	% of Households with Bill	Median Annual Bill
Auto Loan	\$470	61%	\$5,640

Auto Loan bills paid amount to **\$5,640** of the **\$24,659** spent annually on the **13 most common** household bills.*

Bill Category		Median Monthly Bill	% of Households with Bill	Median Annual Bill
Mortgage		 \$1,775	 40%	\$21,300
Rent		 \$1,453	 33%	\$17,436
Auto Loans		 \$470	 61%	\$5,640
Cable & Internet		 \$121	 73%	\$1,452
Electric		 \$120	 90%	\$1,440
Auto Insurance		 \$105	 80%	\$1,260
Mobile Phone		 \$96	 88%	\$1,152
Water & Sewer		 \$86	 72%	\$1,032
Alarm & Security		 \$74	 13%	\$888
Health Insurance		 \$72	 66%	\$864
Gas		 \$71	 65%	\$852
Waste & Recycling		 \$70	 53%	\$840
Life Insurance		 \$60	 21%	\$720

Auto Loan Market Snapshot

Total Auto Loan Market Size

\$478B

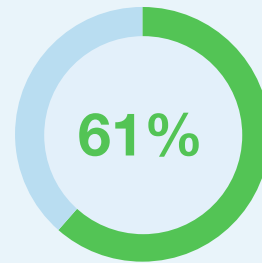
Median Annual Cost Per U.S. Household

\$5,640^{*}

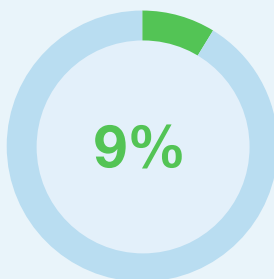
Median monthly household bill

\$470

Percent of households with Auto Loans



Percent of annual income



Most expensive states for Auto Loan

NV

HI

CA

AR

NJ



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

Auto Loan Bill Pay Market Size

Auto Loan Bill Pay Market Size by State

	State	Market Size (\$B)	# Households	
1	California	\$57.32	13,434,530	
2	Texas	\$45.67	10,747,049	
3	Florida	\$36.46	8,550,890	
4	New York	\$30.98	7,649,119	
5	Pennsylvania	\$16.67	5,235,339	
6	North Carolina	\$16.31	4,186,957	
7	Georgia	\$16.08	4,008,028	
8	Illinois	\$15.97	5,001,893	
9	Ohio	\$15.58	4,829,571	
10	New Jersey	\$14.77	3,478,355	
11	Michigan	\$14.24	4,040,159	
12	Virginia	\$12.05	3,326,340	
13	Arizona	\$10.97	2,797,280	
14	Massachusetts	\$10.76	2,762,056	
15	Tennessee	\$10.35	2,767,022	
16	Washington	\$10.03	3,020,551	
17	Maryland	\$9.50	2,339,325	
18	Indiana	\$8.94	2,681,537	
19	Minnesota	\$8.75	2,283,174	
20	Wisconsin	\$8.53	2,446,037	
21	Colorado	\$8.52	2,325,715	
22	Missouri	\$8.10	2,484,929	
23	Alabama	\$7.43	1,969,060	
24	South Carolina	\$7.16	2,070,390	
25	Louisiana	\$6.89	1,782,956	

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	State	Market Size (\$B)	# Households	
26	Oregon	\$5.60	1,701,550	
27	Oklahoma	\$5.57	1,542,763	
28	Kentucky	\$5.55	1,793,797	
29	Connecticut	\$4.93	1,420,170	
30	Nevada	\$4.69	1,183,488	
31	Arkansas	\$4.69	1,189,280	
32	Utah	\$4.63	1,094,419	
33	Iowa	\$4.62	1,303,944	
34	Mississippi	\$4.19	1,131,681	
35	Kansas	\$3.53	1,160,618	
36	New Mexico	\$3.08	824,557	
37	Nebraska	\$2.75	787,245	
38	Idaho	\$2.49	693,668	
39	Maine	\$2.22	589,047	
40	New Hampshire	\$2.07	551,224	
41	Hawaii	\$2.04	488,991	
42	Montana	\$1.66	453,092	
43	Rhode Island	\$1.60	436,916	
44	South Dakota	\$1.41	358,152	
45	Delaware	\$1.34	396,394	
46	West Virginia	\$1.32	721,335	
47	North Dakota	\$1.23	324,566	
48	Alaska	\$1.08	267,844	
49	Vermont	\$0.98	269,466	
50	Wyoming	\$0.88	238,108	

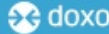
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Auto Loan Bill Pay Market Size by Top 50 U.S. City (based on # of households)

	CBSA	Market Size (\$B)	Number of households in the area	
1	Houston	\$5.56	1,201,386	
2	Los Angeles	\$4.07	882,734	
3	New York	\$3.60	771,791	
4	Miami	\$3.54	670,393	
5	Chicago	\$3.47	1,140,118	
6	San Antonio	\$2.84	681,018	
7	Dallas	\$2.59	552,606	
8	Las Vegas	\$2.45	603,995	
9	Phoenix	\$2.36	545,009	
10	Philadelphia	\$2.36	669,271	
11	Austin	\$2.16	513,547	
12	San Diego	\$1.97	499,967	
13	Minneapolis	\$1.95	473,285	
14	Atlanta	\$1.75	465,198	
15	Denver	\$1.73	487,902	
16	Indianapolis	\$1.65	400,163	
17	Charlotte	\$1.59	392,044	
18	Orlando	\$1.53	379,447	
19	Fort Worth	\$1.51	353,489	
20	Jacksonville	\$1.51	378,650	
21	San Jose	\$1.47	333,751	
22	Tucson	\$1.44	380,165	
23	Seattle	\$1.42	449,727	
24	Fort Lauderdale	\$1.42	329,908	
25	Cincinnati	\$1.33	349,847	

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	CBSA	Market Size (\$B)	Number of households in the area	
26	Tampa	\$1.32	329,153	
27	Columbus	\$1.31	368,515	
28	Portland	\$1.31	402,447	
29	Saint Louis	\$1.31	400,447	
30	Memphis	\$1.21	268,998	
31	San Francisco	\$1.20	362,650	
32	Saint Paul	\$1.19	326,812	
33	Sacramento	\$1.12	312,833	
34	Milwaukee	\$1.11	328,839	
35	Washington D.C.	\$1.06	321,522	
36	Louisville	\$1.06	323,776	
37	Baltimore	\$1.06	253,878	
38	Cleveland	\$1.06	330,007	
39	Oklahoma City	\$1.01	286,003	
40	Omaha	\$0.99	228,768	
41	El Paso	\$0.95	282,014	
42	Pittsburgh	\$0.94	310,509	
43	Colorado Springs	\$0.84	241,518	
44	Detroit	\$0.84	240,311	
45	Rochester	\$0.83	203,316	
46	Albuquerque	\$0.80	274,529	
47	Kansas City	\$0.67	259,214	
48	Birmingham	\$0.64	208,094	
49	Dayton	\$0.59	208,480	
50	Boston	\$0.26	70,349	

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Regional Auto Loan Bill Pay Comparison

The Most and Least Expensive States for Auto Loan






The 5 Most Expensive

	State	Median Monthly/ Yearly Bill	% of Households with Bill
1	 Nevada	\$559 /Month \$6,707 /Year	56%
2	 Hawaii	\$520 /Month \$6,240 /Year	63%
3	 California	\$515 /Month \$6,180 /Year	61%
4	 Arkansas	\$500 /Month \$6,000 /Year	67%
5	 New Jersey	\$500 /Month \$6,000 /Year	66%



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The 5 Least Expensive

	State	Median Monthly/ Yearly Bill	% of Households with Bill
46	 Idaho	\$414 /Month \$4,968 /Year	61%
47	 Ohio	\$400 /Month \$4,800 /Year	61%
48	 Pennsylvania	\$400 /Month \$4,800 /Year	60%
49	 Vermont	\$395 /Month \$4,740 /Year	67%
50	 West Virginia	\$165 /Month \$1,983 /Year	58%

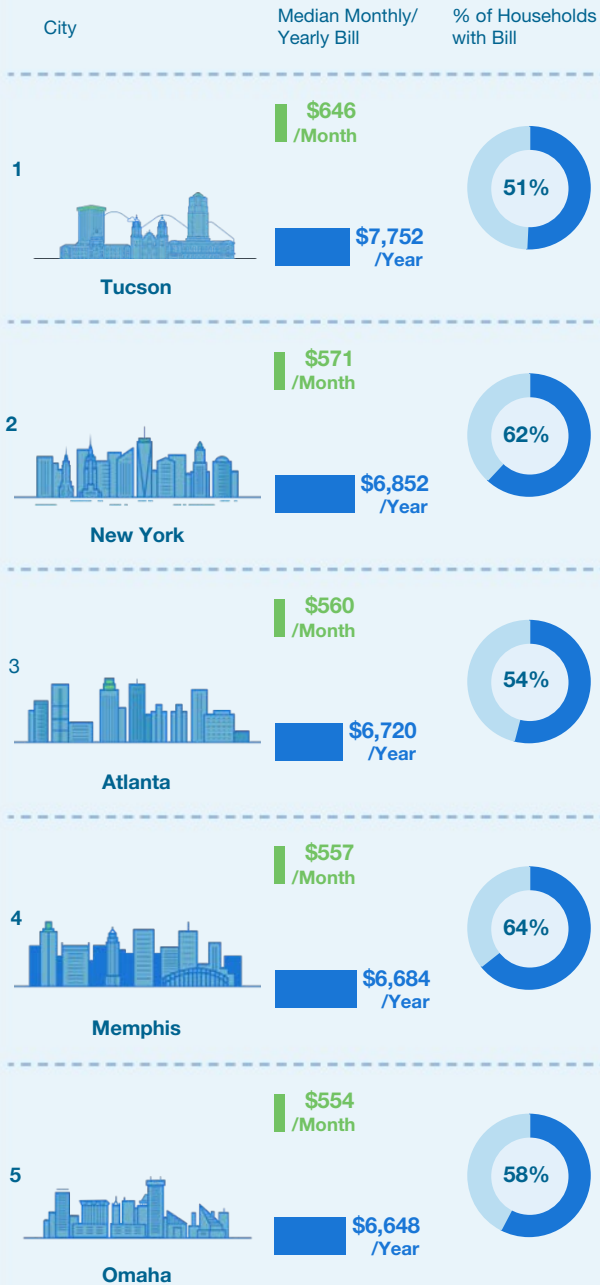


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The Most and Least Expensive Largest Cities for Auto Loan

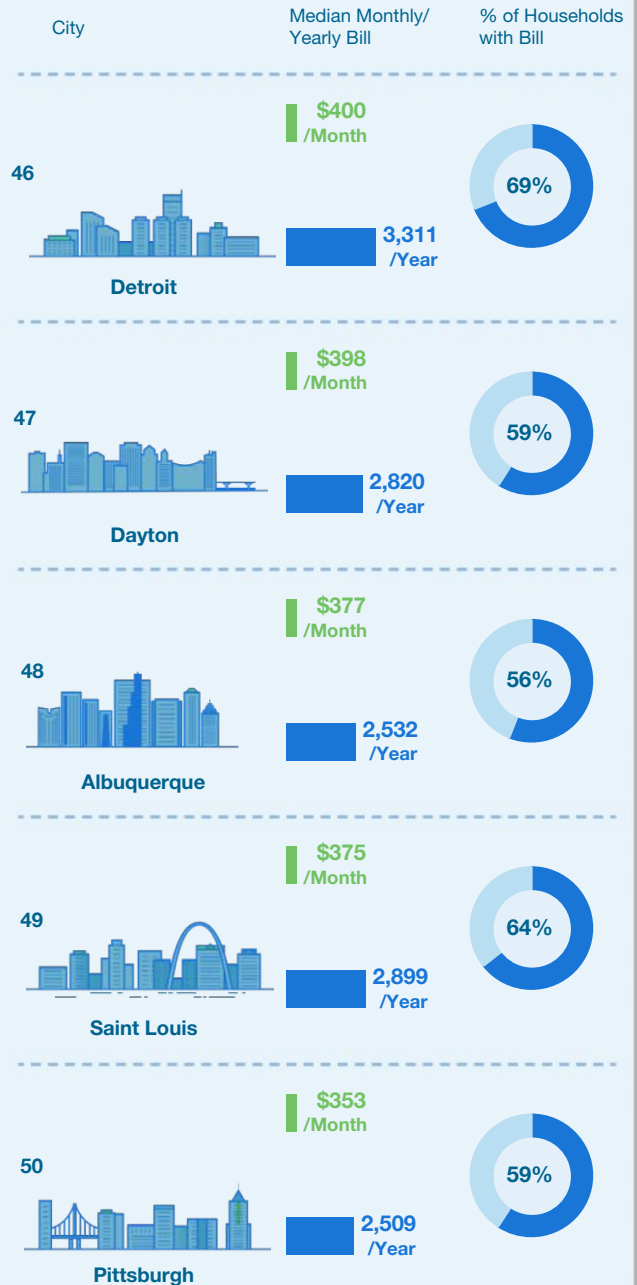
(based on # of households)

The 5 Most Expensive



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The 5 Least Expensive

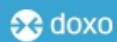


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Auto Loan Market/Spend Breakdown by State

Auto Loan Market/Spend by State

	State	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households	Cost Per Year *
1	Alabama	1,969,060	\$7.43	\$460	64%	\$5,520
2	Alaska	267,844	\$1.08	\$460	69%	\$5,520
3	Arizona	2,797,280	\$10.97	\$500	59%	\$6,000
4	Arkansas	1,189,280	\$4.69	\$500	67%	\$6,000
5	California	13,434,530	\$57.32	\$515	61%	\$6,180
6	Colorado	2,325,715	\$8.52	\$477	58%	\$5,724
7	Connecticut	1,420,170	\$4.93	\$455	61%	\$5,460
8	Delaware	396,394	\$1.34	\$450	62%	\$5,400
9	Florida	8,550,890	\$36.46	\$500	66%	\$6,000
10	Georgia	4,008,028	\$16.08	\$500	63%	\$6,000
11	Hawaii	488,991	\$2.04	\$520	63%	\$6,240
12	Idaho	693,668	\$2.49	\$414	61%	\$4,968
13	Illinois	5,001,893	\$15.97	\$469	55%	\$5,628
14	Indiana	2,681,537	\$8.94	\$435	59%	\$5,220
15	Iowa	1,303,944	\$4.62	\$449	61%	\$5,388
16	Kansas	1,160,618	\$3.53	\$451	53%	\$5,412
17	Kentucky	1,793,797	\$5.55	\$422	55%	\$5,064
18	Louisiana	1,782,956	\$6.89	\$460	63%	\$5,520
19	Maine	589,047	\$2.22	\$432	64%	\$5,184
20	Maryland	2,339,325	\$9.50	\$500	64%	\$6,000
21	Massachusetts	2,762,056	\$10.76	\$473	63%	\$5,676
22	Michigan	4,040,159	\$14.24	\$438	64%	\$5,256
23	Minnesota	2,283,174	\$8.75	\$468	62%	\$5,616
24	Mississippi	1,131,681	\$4.19	\$453	65%	\$5,436
25	Missouri	2,484,929	\$8.10	\$436	60%	\$5,232



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

Auto Loan Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households	Cost Per Year *
26 Montana	453,092	\$1.66	\$430	65%	\$5,160
27 Nebraska	787,245	\$2.75	\$448	59%	\$5,376
28 Nevada	1,183,488	\$4.69	\$559	56%	\$6,708
29 New Hampshire	551,224	\$2.07	\$450	63%	\$5,400
30 New Jersey	3,478,355	\$14.77	\$500	66%	\$6,000
31 New Mexico	824,557	\$3.08	\$458	61%	\$5,496
32 New York	7,649,119	\$30.98	\$479	66%	\$5,748
33 North Carolina	4,186,957	\$16.31	\$456	65%	\$5,472
34 North Dakota	324,566	\$1.23	\$485	62%	\$5,820
35 Ohio	4,829,571	\$15.58	\$400	61%	\$4,800
36 Oklahoma	1,542,763	\$5.57	\$430	61%	\$5,160
37 Oregon	1,701,550	\$5.60	\$449	56%	\$5,388
38 Pennsylvania	5,235,339	\$16.67	\$400	60%	\$4,800
39 Rhode Island	436,916	\$1.60	\$430	64%	\$5,160
40 South Carolina	2,070,390	\$7.16	\$450	62%	\$5,400
41 South Dakota	358,152	\$1.41	\$496	61%	\$5,952
42 Tennessee	2,767,022	\$10.35	\$500	60%	\$6,000
43 Texas	10,747,049	\$45.67	\$500	65%	\$6,000
44 Utah	1,094,419	\$4.63	\$484	64%	\$5,808
45 Vermont	269,466	\$0.98	\$395	67%	\$4,740
46 Virginia	3,326,340	\$12.05	\$450	62%	\$5,400
47 Washington	3,020,551	\$10.03	\$490	52%	\$5,880
48 West Virginia	721,335	\$1.32	\$165	58%	\$1,980
49 Wisconsin	2,446,037	\$8.53	\$430	63%	\$5,160
50 Wyoming	238,108	\$0.88	\$457	62%	\$5,484



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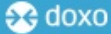
* Median Monthly Bill x 12 months per year = Median Annual Cost per U.S. Household

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

(based on # of households)

Auto Loan 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	\$0.80	\$377	56%	\$4,524
2	Atlanta	465,198	\$1.75	\$560	54%	\$6,720
3	Austin	513,547	\$2.16	\$530	64%	\$6,360
4	Baltimore	253,878	\$1.06	\$500	70%	\$6,000
5	Birmingham	208,094	\$0.64	\$440	53%	\$5,280
6	Boston	70,349	\$0.26	\$531	56%	\$6,372
7	Charlotte	392,044	\$1.59	\$523	65%	\$6,276
8	Chicago	1,140,118	\$3.47	\$500	48%	\$6,000
9	Cincinnati	349,847	\$1.33	\$440	60%	\$5,280
10	Cleveland	330,007	\$1.06	\$425	60%	\$5,100
11	Colorado Springs	241,518	\$0.84	\$447	59%	\$5,364
12	Columbus	368,515	\$1.31	\$465	60%	\$5,580
13	Dallas	552,606	\$2.59	\$540	67%	\$6,480
14	Dayton	208,480	\$0.59	\$398	59%	\$4,776
15	Denver	487,902	\$1.73	\$464	61%	\$5,568
16	Detroit	240,311	\$0.84	\$400	69%	\$4,800
17	El Paso	282,014	\$0.95	\$437	58%	\$5,244
18	Fort Lauderdale	329,908	\$1.42	\$512	64%	\$6,144
19	Fort Worth	353,489	\$1.51	\$490	66%	\$5,880
20	Houston	1,201,386	\$5.56	\$509	64%	\$6,108
21	Indianapolis	400,163	\$1.65	\$515	66%	\$6,180
22	Jacksonville	378,650	\$1.51	\$484	70%	\$6,444
23	Kansas City	259,214	\$0.67	\$477	45%	\$5,724
24	Las Vegas	603,995	\$2.45	\$541	60%	\$6,492
25	Los Angeles	882,734	\$4.07	\$546	64%	\$6,552

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

Auto Loan 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	\$1.06	\$417	61%	\$5,004
27	Memphis	268,998	\$1.21	\$557	64%	\$6,684
28	Miami	670,393	\$3.54	\$546	73%	\$6,552
29	Milwaukee	328,839	\$1.11	\$410	64%	\$4,920
30	Minneapolis	473,285	\$1.95	\$476	61%	\$5,712
31	New York	771,791	\$3.60	\$571	62%	\$6,852
32	Oklahoma City	286,003	\$1.01	\$500	60%	\$6,000
33	Omaha	228,768	\$0.99	\$554	58%	\$6,648
34	Orlando	379,447	\$1.53	\$459	69%	\$5,508
35	Philadelphia	669,271	\$2.36	\$499	62%	\$5,988
36	Phoenix	545,009	\$2.36	\$552	62%	\$6,624
37	Pittsburgh	310,509	\$0.94	\$353	59%	\$4,236
38	Portland	402,447	\$1.31	\$482	50%	\$6,348
39	Rochester	203,316	\$0.83	\$437	72%	\$5,244
40	Sacramento	312,833	\$1.12	\$412	57%	\$4,944
41	Saint Louis	400,447	\$1.31	\$375	64%	\$4,500
42	Saint Paul	326,812	\$1.19	\$418	61%	\$5,016
43	San Antonio	681,018	\$2.84	\$513	64%	\$6,156
44	San Diego	499,967	\$1.97	\$511	60%	\$6,132
45	San Francisco	362,650	\$1.20	\$508	50%	\$6,096
46	San Jose	333,751	\$1.47	\$503	66%	\$6,036
47	Seattle	449,727	\$1.42	\$535	46%	\$6,420
48	Tampa	329,153	\$1.32	\$457	62%	\$5,484
49	Tucson	380,165	\$1.44	\$646	51%	\$7,752
50	Washington D.C.	321,522	\$1.06	\$469	58%	\$5,628


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

Auto Loan Market/Spend by U.S. Cities

(with population of 40k+)

Auto Loan 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	\$0.15	\$500	43%	\$2,600
2	Akron, OH	115,251	\$0.42	\$398	70%	\$3,350
3	Albany, NY	66,021	\$0.24	\$404	73%	\$3,526
4	Albuquerque, NM	274,529	\$0.80	\$377	56%	\$2,532
5	Alexandria, VA	147,159	\$0.58	\$469	64%	\$3,598
6	Allen, TX	40,668	\$0.11	\$434	50%	\$2,604
7	Allentown, PA	66,125	\$0.23	\$482	53%	\$3,094
8	Alpharetta, GA	71,318	\$0.36	\$508	66%	\$4,006
9	Amarillo, TX	89,473	\$0.44	\$474	74%	\$4,223
10	Anaheim, CA	110,114	\$0.49	\$549	63%	\$4,174
11	Anchorage, AK	90,744	\$0.34	\$431	71%	\$3,663
12	Anderson, SC	41,347	\$0.09	\$314	48%	\$1,827
13	Ann Arbor, MI	69,270	\$0.16	\$366	48%	\$2,096
14	Annapolis, MD	40,203	\$0.19	\$516	73%	\$4,541
15	Appleton, WI	51,679	\$0.14	\$337	63%	\$2,528
16	Arlington, TX	142,346	\$0.54	\$505	61%	\$3,680
17	Arlington, VA	111,897	\$0.23	\$345	44%	\$1,840
18	Arvada, CO	55,628	\$0.22	\$548	53%	\$3,463
19	Ashburn, VA	44,850	\$0.17	\$508	59%	\$3,574
20	Asheville, NC	55,013	\$0.20	\$513	62%	\$3,788
21	Astoria, NY	64,425	\$0.40	\$600	83%	\$5,971
22	Athens, GA	54,225	\$0.26	\$522	71%	\$4,422
23	Atlanta, GA	465,198	\$1.75	\$560	54%	\$3,633
24	Auburn, WA	43,374	\$0.19	\$612	62%	\$4,529
25	Augusta, GA	74,882	\$0.23	\$415	60%	\$2,971



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

Auto Loan 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 *
26	Aurora, CO	166,961	\$0.65	\$527	58%	\$3,689
27	Aurora, IL	62,548	\$0.21	\$426	60%	\$3,051
28	Austin, TX	513,547	\$2.16	\$530	64%	\$4,086
29	Bakersfield, CA	183,033	\$0.83	\$514	67%	\$4,112
30	Baltimore, MD	253,878	\$1.06	\$500	70%	\$4,226
31	Baton Rouge, LA	151,242	\$0.71	\$520	70%	\$4,356
32	Baytown, TX	46,494	\$0.20	\$554	58%	\$3,835
33	Beaumont, TX	50,681	\$0.25	\$571	64%	\$4,405
34	Beaverton, OR	81,556	\$0.30	\$530	53%	\$3,347
35	Bellevue, WA	63,297	\$0.22	\$490	54%	\$3,153
36	Bellingham, WA	55,623	\$0.16	\$486	52%	\$3,010
37	Bend, OR	56,906	\$0.12	\$363	48%	\$2,074
38	Berkeley, CA	49,427	\$0.22	\$512	62%	\$3,818
39	Bethlehem, PA	50,033	\$0.24	\$601	65%	\$4,667
40	Billings, MT	60,318	\$0.27	\$421	76%	\$3,827
41	Birmingham, AL	208,094	\$0.64	\$440	53%	\$2,799
42	Bloomington, IN	53,951	\$0.17	\$397	48%	\$2,269
43	Boca Raton, FL	100,586	\$0.49	\$610	64%	\$4,677
44	Boise, ID	109,780	\$0.31	\$363	59%	\$2,574
45	Boston, MA	70,349	\$0.26	\$531	56%	\$3,584
46	Bothell, WA	50,885	\$0.19	\$426	63%	\$3,200
47	Boulder, CO	54,241	\$0.21	\$477	62%	\$3,567
48	Bowling Green, KY	50,067	\$0.22	\$520	63%	\$3,929
49	Boynton Beach, FL	75,640	\$0.42	\$519	74%	\$4,621
50	Bradenton, FL	112,339	\$0.38	\$500	49%	\$2,919



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Auto Loan 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 *
51	Bridgeport, CT	55,498	\$0.16	\$307	61%	\$2,238
52	Broken Arrow, OK	52,086	\$0.18	\$438	59%	\$3,092
53	Bronx, NY	533,652	\$2.65	\$511	74%	\$4,518
54	Brooklyn, NY	1,009,555	\$4.28	\$600	59%	\$4,251
55	Broomfield, CO	47,559	\$0.13	\$449	41%	\$2,219
56	Brownsville, TX	64,594	\$0.26	\$554	61%	\$4,063
57	Buffalo, NY	254,898	\$0.87	\$425	64%	\$3,249
58	Burbank, CA	44,301	\$0.22	\$493	64%	\$3,769
59	Cambridge, MA	49,732	\$0.20	\$543	61%	\$3,970
60	Canton, OH	61,816	\$0.17	\$350	62%	\$2,585
61	Cape Coral, FL	80,265	\$0.38	\$482	73%	\$4,221
62	Carlsbad, CA	43,981	\$0.17	\$520	59%	\$3,698
63	Carrollton, TX	51,943	\$0.15	\$497	47%	\$2,796
64	Cary, NC	65,025	\$0.25	\$499	62%	\$3,707
65	Cedar Rapids, IA	62,218	\$0.14	\$450	42%	\$2,250
66	Chandler, AZ	116,455	\$0.47	\$467	64%	\$3,561
67	Charleston, SC	89,330	\$0.39	\$441	75%	\$3,969
68	Charlotte, NC	392,044	\$1.59	\$523	65%	\$4,088
69	Charlottesville, VA	51,741	\$0.21	\$425	67%	\$3,428
70	Chattanooga, TN	90,570	\$0.32	\$499	58%	\$3,467
71	Chesapeake, VA	92,475	\$0.34	\$534	53%	\$3,379
72	Cheyenne, WY	40,425	\$0.14	\$457	57%	\$3,134
73	Chicago, IL	1,140,118	\$3.47	\$500	48%	\$2,869
74	Chico, CA	47,866	\$0.13	\$429	44%	\$2,252
75	Chula Vista, CA	84,207	\$0.32	\$567	56%	\$3,806



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Auto Loan 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 *
76	Cincinnati, OH	349,847	\$1.33	\$440	60%	\$3,159
77	Clarksville, TN	76,875	\$0.30	\$536	63%	\$4,074
78	Clearwater, FL	78,731	\$0.30	\$380	74%	\$3,360
79	Clermont, FL	43,612	\$0.15	\$413	54%	\$2,669
80	Cleveland, OH	330,007	\$1.06	\$425	60%	\$3,060
81	Clinton Township, MI	45,100	\$0.19	\$411	83%	\$4,074
82	Clovis, CA	45,835	\$0.10	\$520	35%	\$2,184
83	College Station, TX	50,594	\$0.31	\$604	88%	\$6,342
84	Colorado Springs, CO	241,518	\$0.84	\$447	59%	\$3,191
85	Columbia, MO	63,728	\$0.16	\$394	55%	\$2,579
86	Columbia, SC	139,368	\$0.49	\$468	58%	\$3,271
87	Columbus, GA	73,322	\$0.28	\$447	67%	\$3,576
88	Columbus, OH	368,515	\$1.31	\$465	60%	\$3,354
89	Concord, CA	46,209	\$0.13	\$525	41%	\$2,594
90	Concord, NC	48,201	\$0.18	\$449	64%	\$3,448
91	Conroe, TX	70,499	\$0.27	\$502	59%	\$3,544
92	Corona, CA	56,043	\$0.20	\$478	59%	\$3,360
93	Corpus Christi, TX	118,421	\$0.42	\$394	64%	\$3,047
94	Costa Mesa, CA	41,873	\$0.21	\$522	70%	\$4,402
95	Cumming, GA	63,683	\$0.24	\$511	62%	\$3,774
96	Cypress, TX	65,689	\$0.26	\$432	65%	\$3,380
97	Dallas, TX	552,606	\$2.59	\$540	67%	\$4,320
98	Davenport, IA	44,448	\$0.14	\$337	71%	\$2,889
99	Dayton, OH	208,480	\$0.59	\$398	59%	\$2,820
100	Daytona Beach, FL	51,339	\$0.15	\$469	54%	\$3,049



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Auto Loan 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 *
101	Decatur, GA	64,685	\$0.21	\$489	53%	\$3,139
102	Delray Beach, FL	57,907	\$0.28	\$466	79%	\$4,415
103	Denton, TX	62,380	\$0.21	\$410	58%	\$2,870
104	Denver, CO	487,902	\$1.73	\$464	61%	\$3,399
105	Des Moines, IA	92,838	\$0.39	\$490	65%	\$3,797
106	Detroit, MI	240,311	\$0.84	\$400	69%	\$3,311
107	Duluth, GA	44,846	\$0.24	\$646	65%	\$5,039
108	Duluth, MN	49,558	\$0.25	\$460	71%	\$3,943
109	Durham, NC	130,977	\$0.66	\$463	58%	\$3,250
110	Edinburg, TX	52,956	\$0.38	\$684	83%	\$6,840
111	Edmond, OK	69,520	\$0.25	\$405	64%	\$3,110
112	El Cajon, CA	57,068	\$0.22	\$525	60%	\$3,799
113	El Paso, TX	282,014	\$0.95	\$437	58%	\$3,045
114	Elgin, IL	42,721	\$0.15	\$473	58%	\$3,311
115	Elk Grove, CA	57,711	\$0.19	\$451	57%	\$3,063
116	Englewood, CO	50,347	\$0.20	\$538	60%	\$3,874
117	Erie, PA	74,761	\$0.25	\$347	74%	\$3,068
118	Escondido, CA	60,507	\$0.22	\$510	58%	\$3,576
119	Eugene, OR	89,874	\$0.43	\$470	85%	\$4,794
120	Evansville, IN	78,433	\$0.24	\$367	70%	\$3,073
121	Everett, WA	67,237	\$0.30	\$526	60%	\$3,800
122	Fairfax, VA	61,521	\$0.14	\$481	37%	\$2,127
123	Fall River, MA	41,510	\$0.13	\$439	53%	\$2,773
124	Falls Church, VA	45,475	\$0.14	\$377	56%	\$2,513
125	Fargo, ND	59,315	\$0.15	\$214	59%	\$1,511



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Auto Loan 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 *
126 Fayetteville, AR	47,002	\$0.11	\$369	48%	\$2,109
127 Fayetteville, NC	100,095	\$0.41	\$474	68%	\$3,874
128 Flint, MI	57,661	\$0.24	\$570	68%	\$4,622
129 Florissant, MO	43,084	\$0.19	\$424	75%	\$3,816
130 Flushing, NY	79,851	\$0.53	\$744	82%	\$7,341
131 Fontana, CA	62,789	\$0.28	\$534	65%	\$4,170
132 Fort Collins, CO	83,014	\$0.36	\$469	60%	\$3,377
133 Fort Lauderdale, FL	329,908	\$1.42	\$512	64%	\$3,955
134 Fort Mill, SC	45,895	\$0.13	\$445	47%	\$2,492
135 Fort Myers, FL	116,415	\$0.43	\$527	55%	\$3,495
136 Fort Wayne, IN	134,062	\$0.42	\$465	51%	\$2,873
137 Fort Worth, TX	353,489	\$1.51	\$490	66%	\$3,861
138 Franklin, TN	44,431	\$0.14	\$365	56%	\$2,464
139 Frederick, MD	56,763	\$0.20	\$366	64%	\$2,823
140 Fredericksburg, VA	67,705	\$0.32	\$505	75%	\$4,545
141 Fremont, CA	77,020	\$0.35	\$512	64%	\$3,910
142 Fresno, CA	203,491	\$0.88	\$500	67%	\$4,047
143 Frisco, TX	77,780	\$0.30	\$468	65%	\$3,650
144 Fullerton, CA	47,324	\$0.16	\$509	50%	\$3,032
145 Gainesville, FL	90,204	\$0.47	\$570	69%	\$4,735
146 Gainesville, GA	45,604	\$0.22	\$501	70%	\$4,182
147 Gaithersburg, MD	50,758	\$0.18	\$485	56%	\$3,233
148 Garden Grove, CA	49,531	\$0.20	\$469	60%	\$3,357
149 Garland, TX	80,585	\$0.38	\$570	69%	\$4,709
150 Gastonia, NC	44,245	\$0.19	\$472	74%	\$4,173

Auto Loan 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 *
151	Georgetown, TX	47,171	\$0.20	\$538	62%	\$3,973
152	Gilbert, AZ	92,211	\$0.48	\$605	66%	\$4,797
153	Glendale, AZ	109,530	\$0.48	\$521	65%	\$4,037
154	Glendale, CA	66,765	\$0.42	\$584	64%	\$4,465
155	Grand Junction, CO	46,993	\$0.13	\$444	52%	\$2,771
156	Grand Prairie, TX	66,561	\$0.32	\$554	64%	\$4,258
157	Grand Rapids, MI	150,052	\$0.49	\$439	58%	\$3,059
158	Greeley, CO	42,145	\$0.11	\$488	44%	\$2,562
159	Green Bay, WI	78,387	\$0.26	\$472	60%	\$3,398
160	Greensboro, NC	135,688	\$0.53	\$436	71%	\$3,710
161	Greenville, NC	47,982	\$0.15	\$435	60%	\$3,132
162	Greenville, SC	98,906	\$0.29	\$359	59%	\$2,534
163	Hamilton, OH	51,833	\$0.18	\$527	53%	\$3,373
164	Hampton, VA	57,330	\$0.18	\$423	62%	\$3,142
165	Harrisburg, PA	76,400	\$0.20	\$459	49%	\$2,700
166	Hartford, CT	49,306	\$0.12	\$346	52%	\$2,153
167	Hayward, CA	59,684	\$0.26	\$451	68%	\$3,653
168	Hemet, CA	46,696	\$0.16	\$476	53%	\$3,003
169	Henderson, NV	132,565	\$0.44	\$519	50%	\$3,118
170	Henrico, VA	81,235	\$0.30	\$467	63%	\$3,539
171	Hialeah, FL	121,380	\$0.61	\$555	73%	\$4,834
172	High Point, NC	48,545	\$0.18	\$437	64%	\$3,371
173	Hollywood, FL	171,292	\$0.78	\$531	69%	\$4,378
174	Homestead, FL	64,389	\$0.35	\$579	73%	\$5,106
175	Honolulu, HI	160,066	\$0.62	\$505	62%	\$3,729



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Auto Loan 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 *
176	Houston, TX	1,201,386	\$5.56	\$509	64%	\$3,893
177	Humble, TX	62,026	\$0.25	\$539	62%	\$4,014
178	Huntington Beach, CA	77,302	\$0.35	\$591	60%	\$4,230
179	Huntsville, AL	92,255	\$0.43	\$557	71%	\$4,774
180	Hyattsville, MD	56,615	\$0.19	\$451	59%	\$3,168
181	Idaho Falls, ID	42,008	\$0.11	\$435	47%	\$2,473
182	Independence, MO	53,271	\$0.20	\$529	54%	\$3,418
183	Indianapolis, IN	400,163	\$1.65	\$515	66%	\$4,048
184	Inglewood, CA	42,711	\$0.23	\$602	66%	\$4,802
185	Irvine, CA	111,979	\$0.56	\$631	64%	\$4,866
186	Irving, TX	94,801	\$0.48	\$570	69%	\$4,730
187	Jackson, MI	40,636	\$0.16	\$374	88%	\$3,927
188	Jackson, MS	62,449	\$0.23	\$531	59%	\$3,735
189	Jacksonville, FL	378,650	\$1.51	\$484	70%	\$4,055
190	Jamaica, NY	80,323	\$0.42	\$641	72%	\$5,561
191	Jersey City, NJ	123,132	\$0.56	\$599	63%	\$4,558
192	Johnson City, TN	43,508	\$0.15	\$507	57%	\$3,477
193	Joliet, IL	46,151	\$0.21	\$502	72%	\$4,337
194	Kalamazoo, MI	66,946	\$0.28	\$488	74%	\$4,328
195	Kansas City, KS	58,516	\$0.21	\$463	58%	\$3,226
196	Kansas City, MO	259,214	\$0.67	\$477	45%	\$2,598
197	Katy, TX	126,305	\$0.49	\$562	55%	\$3,729
198	Kenosha, WI	44,911	\$0.15	\$450	65%	\$3,510
199	Kent, WA	58,411	\$0.24	\$578	57%	\$3,939
200	Killeen, TX	61,951	\$0.24	\$420	71%	\$3,581

Auto Loan 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 *
201	Kissimmee, FL	108,236	\$0.42	\$442	66%	\$3,502
202	Knoxville, TN	169,924	\$0.51	\$456	50%	\$2,736
203	Lafayette, IN	45,114	\$0.13	\$404	52%	\$2,521
204	Lafayette, LA	65,390	\$0.25	\$551	57%	\$3,796
205	Lake Charles, LA	50,779	\$0.19	\$435	68%	\$3,559
206	Lake Worth, FL	74,785	\$0.55	\$566	82%	\$5,557
207	Lakeland, FL	100,879	\$0.42	\$484	72%	\$4,182
208	Lancaster, CA	60,635	\$0.28	\$524	63%	\$3,943
209	Lancaster, PA	68,315	\$0.26	\$489	63%	\$3,706
210	Lansing, MI	73,599	\$0.28	\$433	69%	\$3,583
211	Laredo, TX	79,181	\$0.30	\$544	61%	\$3,989
212	Largo, FL	46,333	\$0.20	\$400	77%	\$3,692
213	Las Cruces, NM	61,971	\$0.17	\$337	57%	\$2,295
214	Las Vegas, NV	603,995	\$2.45	\$541	60%	\$3,921
215	Laurel, MD	44,583	\$0.19	\$516	70%	\$4,351
216	Lawrence, KS	43,830	\$0.10	\$451	41%	\$2,228
217	Lawrenceville, GA	87,882	\$0.51	\$617	72%	\$5,362
218	Lees Summit, MO	42,201	\$0.15	\$508	56%	\$3,414
219	Lewisville, TX	48,350	\$0.18	\$542	58%	\$3,794
220	Lexington, KY	138,089	\$0.38	\$466	45%	\$2,530
221	Lexington, SC	44,867	\$0.17	\$318	58%	\$2,202
222	Lincoln, NE	123,938	\$0.35	\$418	50%	\$2,508
223	Little Rock, AR	92,999	\$0.37	\$565	62%	\$4,172
224	Littleton, CO	126,741	\$0.38	\$425	48%	\$2,473
225	Long Beach, CA	174,325	\$0.85	\$503	64%	\$3,876

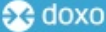


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Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households	Cost Per Year *
226	Longmont, CO	56,153	\$0.23	\$477	69%	\$3,963
227	Longview, TX	42,553	\$0.13	\$323	63%	\$2,440
228	Los Angeles, CA	882,734	\$4.07	\$546	64%	\$4,207
229	Louisville, KY	323,776	\$1.06	\$417	61%	\$3,035
230	Loveland, CO	41,033	\$0.17	\$469	58%	\$3,257
231	Lowell, MA	42,383	\$0.21	\$552	73%	\$4,841
232	Lubbock, TX	114,065	\$0.44	\$434	68%	\$3,557
233	Lynnwood, WA	43,910	\$0.21	\$501	69%	\$4,162
234	Macon, GA	63,545	\$0.26	\$396	73%	\$3,485
235	Madison, WI	142,048	\$0.52	\$415	70%	\$3,486
236	Manassas, VA	51,582	\$0.23	\$508	71%	\$4,326
237	Manchester, NH	50,709	\$0.24	\$458	74%	\$4,078
238	Marietta, GA	121,744	\$0.43	\$496	54%	\$3,239
239	Mcallen, TX	48,137	\$0.31	\$657	80%	\$6,307
240	Mckinney, TX	79,485	\$0.18	\$334	47%	\$1,864
241	Melbourne, FL	71,182	\$0.24	\$441	54%	\$2,835
242	Memphis, TN	268,998	\$1.21	\$557	64%	\$4,301
243	Menifee, CA	40,842	\$0.16	\$526	59%	\$3,721
244	Meridian, ID	48,054	\$0.14	\$396	55%	\$2,598
245	Mesa, AZ	214,247	\$0.84	\$479	65%	\$3,716
246	Mesquite, TX	50,676	\$0.29	\$570	67%	\$4,596
247	Metairie, LA	60,376	\$0.22	\$528	58%	\$3,643
248	Miami Beach, FL	50,541	\$0.27	\$575	71%	\$4,894
249	Miami, FL	670,393	\$3.54	\$546	73%	\$4,801
250	Midland, TX	64,381	\$0.35	\$644	62%	\$4,756


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Auto Loan 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 *
251	Milwaukee, WI	328,839	\$1.11	\$410	64%	\$3,166
252	Minneapolis, MN	473,285	\$1.95	\$476	61%	\$3,505
253	Mission, TX	55,576	\$0.34	\$566	88%	\$5,977
254	Missoula, MT	43,721	\$0.16	\$430	65%	\$3,370
255	Missouri City, TX	40,427	\$0.24	\$540	85%	\$5,483
256	Mobile, AL	106,990	\$0.37	\$503	56%	\$3,395
257	Modesto, CA	87,026	\$0.35	\$462	67%	\$3,696
258	Montgomery, AL	83,172	\$0.25	\$303	64%	\$2,343
259	Moreno Valley, CA	54,988	\$0.20	\$453	61%	\$3,292
260	Morgantown, West VA	40,798	\$0.07	\$117	56%	\$787
261	Mount Pleasant, SC	40,356	\$0.19	\$490	75%	\$4,410
262	Murfreesboro, TN	80,566	\$0.25	\$452	53%	\$2,893
263	Murrieta, CA	44,354	\$0.19	\$506	65%	\$3,938
264	Muskegon, MI	50,029	\$0.15	\$290	68%	\$2,381
265	Myrtle Beach, SC	71,112	\$0.23	\$431	64%	\$3,315
266	Nampa, ID	47,438	\$0.15	\$259	63%	\$1,963
267	Naperville, IL	61,065	\$0.29	\$498	70%	\$4,183
268	Naples, FL	142,602	\$0.82	\$537	76%	\$4,877
269	Nashville, TN	216,309	\$0.73	\$497	53%	\$3,168
270	New Bedford, MA	42,195	\$0.19	\$499	69%	\$4,158
271	New Braunfels, TX	51,602	\$0.23	\$747	57%	\$5,122
272	New Haven, CT	52,540	\$0.19	\$430	57%	\$2,929
273	New Orleans, LA	173,684	\$0.65	\$479	62%	\$3,552
274	New Port Richey, FL	55,689	\$0.19	\$402	59%	\$2,838
275	New York, NY	771,791	\$3.60	\$571	62%	\$4,246

Auto Loan 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 *
276	Newark, DE	52,676	\$0.17	\$387	68%	\$3,151
277	Newark, NJ	113,859	\$0.64	\$570	77%	\$5,244
278	Newport News, VA	76,478	\$0.33	\$458	70%	\$3,847
279	Norfolk, VA	94,457	\$0.32	\$435	64%	\$3,356
280	Norman, OK	52,911	\$0.21	\$466	68%	\$3,826
281	North Hollywood, CA	60,524	\$0.37	\$643	69%	\$5,351
282	North Las Vegas, NV	85,119	\$0.29	\$526	52%	\$3,302
283	Oakland, CA	167,478	\$0.73	\$512	57%	\$3,473
284	Ocala, FL	102,254	\$0.41	\$434	65%	\$3,409
285	Oceanside, CA	67,612	\$0.27	\$463	65%	\$3,626
286	Odessa, TX	64,125	\$0.30	\$542	70%	\$4,533
287	Ogden, UT	76,540	\$0.24	\$261	71%	\$2,237
288	Oklahoma City, OK	286,003	\$1.01	\$500	60%	\$3,587
289	Olathe, KS	52,449	\$0.17	\$457	47%	\$2,598
290	Olympia, WA	79,802	\$0.25	\$478	49%	\$2,819
291	Omaha, NE	228,768	\$0.99	\$554	58%	\$3,835
292	Ontario, CA	53,535	\$0.20	\$484	56%	\$3,259
293	Orange, CA	46,139	\$0.19	\$548	59%	\$3,899
294	Orlando, FL	379,447	\$1.53	\$459	69%	\$3,789
295	Overland Park, KS	80,422	\$0.21	\$458	35%	\$1,912
296	Oxnard, CA	55,658	\$0.28	\$512	73%	\$4,468
297	Palm Bay, FL	45,349	\$0.19	\$401	80%	\$3,850
298	Palm Coast, FL	41,545	\$0.15	\$342	73%	\$2,985
299	Palmdale, CA	52,792	\$0.22	\$491	63%	\$3,708
300	Panama City, FL	49,765	\$0.19	\$531	58%	\$3,664



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

Auto Loan 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 *
301 Parker, CO	40,294	\$0.13	\$425	52%	\$2,676
302 Pasadena, CA	62,768	\$0.27	\$478	66%	\$3,813
303 Pasadena, TX	47,402	\$0.21	\$559	58%	\$3,878
304 Paterson, NJ	49,654	\$0.29	\$551	87%	\$5,730
305 Pearland, TX	48,298	\$0.17	\$563	52%	\$3,525
306 Pensacola, FL	110,596	\$0.38	\$401	71%	\$3,397
307 Peoria, AZ	75,516	\$0.33	\$560	62%	\$4,182
308 Peoria, IL	56,237	\$0.16	\$410	53%	\$2,624
309 Pflugerville, TX	42,673	\$0.20	\$592	69%	\$4,884
310 Philadelphia, PA	669,271	\$2.36	\$499	62%	\$3,739
311 Phoenix, AZ	545,009	\$2.36	\$552	62%	\$4,132
312 Pittsburgh, PA	310,509	\$0.94	\$353	59%	\$2,509
313 Plano, TX	116,530	\$0.41	\$464	60%	\$3,367
314 Pomona, CA	42,797	\$0.20	\$536	67%	\$4,327
315 Pompano Beach, FL	149,334	\$0.69	\$505	67%	\$4,086
316 Port Saint Lucie, FL	88,323	\$0.39	\$550	64%	\$4,220
317 Portland, OR	402,447	\$1.31	\$482	50%	\$2,913
318 Providence, RI	82,657	\$0.35	\$501	70%	\$4,217
319 Pueblo, CO	64,608	\$0.23	\$410	64%	\$3,131
320 Puyallup, WA	56,897	\$0.21	\$464	60%	\$3,350
321 Quincy, MA	45,526	\$0.17	\$458	62%	\$3,402
322 Racine, WI	52,116	\$0.14	\$508	43%	\$2,613
323 Raleigh, NC	230,532	\$0.93	\$507	62%	\$3,760
324 Rancho Cucamonga, CA	57,983	\$0.34	\$554	64%	\$4,284
325 Rapid City, SD	40,938	\$0.12	\$592	38%	\$2,664

Auto Loan 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 *
326 Reading, PA	84,288	\$0.21	\$271	62%	\$2,026
327 Redding, CA	44,062	\$0.22	\$668	71%	\$5,658
328 Redmond, WA	41,474	\$0.15	\$570	51%	\$3,472
329 Reno, NV	132,940	\$0.63	\$650	56%	\$4,353
330 Renton, WA	60,922	\$0.22	\$591	50%	\$3,559
331 Richardson, TX	45,444	\$0.22	\$570	65%	\$4,433
332 Richmond, TX	67,944	\$0.32	\$540	69%	\$4,455
333 Richmond, VA	171,483	\$0.66	\$432	65%	\$3,358
334 Riverside, CA	105,741	\$0.41	\$481	61%	\$3,516
335 Riverview, FL	48,109	\$0.18	\$517	57%	\$3,526
336 Roanoke, VA	72,658	\$0.22	\$443	51%	\$2,717
337 Rochester, MN	55,408	\$0.22	\$529	59%	\$3,775
338 Rochester, NY	203,316	\$0.83	\$437	72%	\$3,784
339 Rock Hill, SC	47,953	\$0.22	\$491	74%	\$4,341
340 Rockford, IL	74,175	\$0.18	\$389	49%	\$2,271
341 Rockville, MD	57,555	\$0.20	\$534	52%	\$3,357
342 Roseville, CA	59,756	\$0.15	\$409	50%	\$2,454
343 Round Rock, TX	66,837	\$0.35	\$564	73%	\$4,939
344 Sacramento, CA	312,833	\$1.12	\$412	57%	\$2,842
345 Saginaw, MI	52,577	\$0.13	\$352	61%	\$2,581
346 Saint Augustine, FL	62,074	\$0.31	\$688	71%	\$5,848
347 Saint Charles, MO	57,970	\$0.16	\$470	53%	\$2,986
348 Saint Louis, MO	400,447	\$1.31	\$375	64%	\$2,899
349 Saint Paul, MN	326,812	\$1.19	\$418	61%	\$3,070
350 Saint Petersburg, FL	163,938	\$0.55	\$463	58%	\$3,217

Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Median Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Salem, OR	103,781	\$0.42	\$463	68%	\$3,770
352 Salinas, CA	54,375	\$0.25	\$729	54%	\$4,710
353 Salt Lake City, UT	200,349	\$0.80	\$476	62%	\$3,543
354 San Angelo, TX	44,552	\$0.19	\$398	65%	\$3,104
355 San Antonio, TX	681,018	\$2.84	\$513	64%	\$3,953
356 San Bernardino, CA	71,286	\$0.32	\$544	64%	\$4,146
357 San Diego, CA	499,967	\$1.97	\$511	60%	\$3,678
358 San Francisco, CA	362,650	\$1.20	\$508	50%	\$3,023
359 San Jose, CA	333,751	\$1.47	\$503	66%	\$3,975
360 San Mateo, CA	53,985	\$0.25	\$578	69%	\$4,783
361 Santa Ana, CA	87,934	\$0.45	\$500	70%	\$4,223
362 Santa Barbara, CA	53,157	\$0.19	\$466	58%	\$3,262
363 Santa Clara, CA	48,587	\$0.16	\$491	47%	\$2,791
364 Santa Fe, NM	59,995	\$0.48	\$1,218	67%	\$9,744
365 Santa Maria, CA	41,358	\$0.20	\$532	80%	\$5,107
366 Santa Monica, CA	47,540	\$0.21	\$556	57%	\$3,793
367 Santa Rosa, CA	80,250	\$0.27	\$459	62%	\$3,390
368 Sarasota, FL	119,113	\$0.44	\$500	58%	\$3,455
369 Savannah, GA	95,483	\$0.43	\$496	64%	\$3,797
370 Schenectady, NY	69,867	\$0.34	\$542	75%	\$4,878
371 Scottsdale, AZ	137,970	\$0.54	\$542	56%	\$3,637
372 Scranton, PA	41,130	\$0.13	\$450	64%	\$3,436
373 Seattle, WA	449,727	\$1.42	\$535	46%	\$2,959
374 Shreveport, LA	85,629	\$0.31	\$459	68%	\$3,728
375 Silver Spring, MD	113,973	\$0.60	\$555	77%	\$5,141
376 Simi Valley, CA	45,402	\$0.13	\$412	50%	\$2,472
377 Sioux Falls, SD	85,156	\$0.31	\$336	71%	\$2,861
378 South Bend, IN	60,658	\$0.20	\$397	63%	\$3,003
379 Sparks, NV	49,277	\$0.34	\$689	81%	\$6,718

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.