

doxoINSIGHTS

# 2026 U.S Household Bill Pay Report

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Annual Report

A comprehensive market analysis of the U.S. essential bill-pay economy, quantifying \$5.03T in annual consumer spending and breaking down household spend across 13 most common bill categories.

[www.doxo.com/w/insights](http://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.

**INSIGHTS**  
**10M+**

Statistically significant, with 10M+ paying consumers and 120K+ unique billers

**97%**

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

### All Payment Sources



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

## Background and Methodology

doxoINSIGHTS provides a comprehensive view of the Bill Pay Economy™, offering a detailed analysis of category size and median household spending at the national, state, and regional levels. By aggregating the broadest available dataset of real household payment activity, doxoINSIGHTS brings greater transparency to the U.S. bill pay market and establishes a reliable foundation for bottom-up market sizing of the thirteen most common household bills.

doxo's proprietary dataset underpins doxo's bottom-up market sizing of the thirteen most common household bills, delivering transparent insights into category size and median household spend at the national, state, and regional levels. Unlike industry sources that blend household bills with employer-paid, withheld, or discretionary expenses, doxo's nationwide bill pay data isolates the true consumer portion of recurring household bill spend, enabling accurate measurement of market size and household penetration by category.

Powered by doxoINSIGHTS and doxoBILLS, the 2026 U.S. Household Bill Pay Report reflects **tens of millions of real bill payments across 120,000+ providers, 45 service categories, and 97% of U.S. ZIP codes**—representing what Americans actually pay on their household bills over the past 12 months.

The report includes detailed breakouts by service category, household market costs, and median monthly household spend by state, providing a clear and data-driven view of U.S. bill pay behavior.

## Overall Bill Pay Market Size (in billions)

In 2026 the Bill Pay Economy™ totals \$5.03 trillion, 27% of total consumer spending<sup>1</sup>. Costing households an estimated \$39,468 per year (47% of income).

Total Bill Pay U.S. Bill Costs

**\$5.03T**

Total Consumer Spend (%)<sup>1</sup>

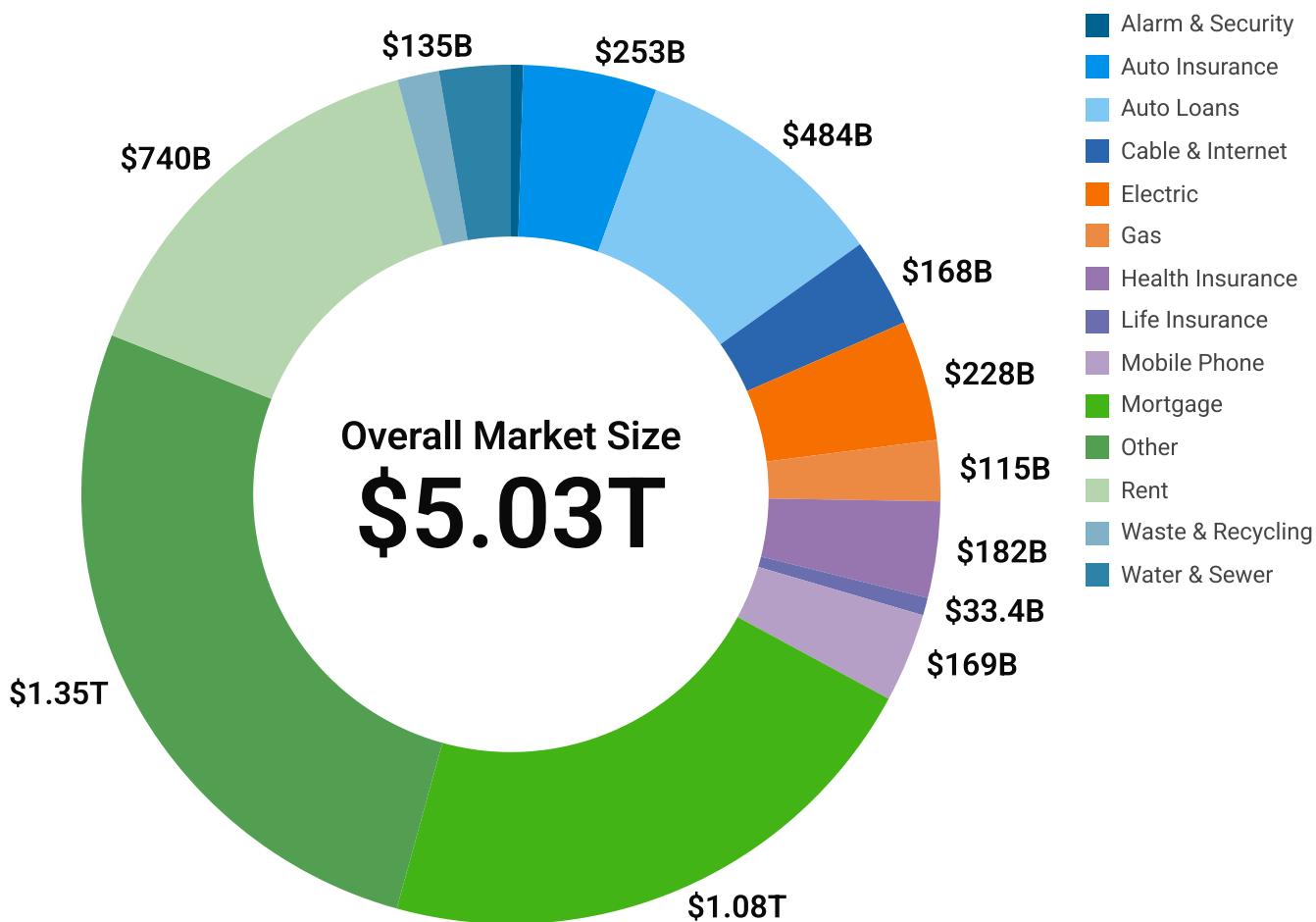
**27%**

Household Annual Cost

**\$39,468**

<sup>1</sup>Total Consumer Spend (%) reflects \$5.03T in annual U.S. household bills relative to \$18.82T 2025 BEA Personal Consumption Expenditures

**U.S. Households spend \$5.03 trillion annually on household bills.**



Data reflects direct consumer-to-biller payments for recurring household bills, excluding employer-paid costs and discretionary spending. doxo data captures only the true consumer share of household bill spend. The overall doxo addressable household bill market also includes additional consumer out-of-pocket categories—such as taxes & fees, tuition, and student loans—which are reflected in total market figures but excluded from recurring household bill breakouts.<sup>2</sup>

## U.S. Households spend \$3.69T on 13 Most Common household bills

While the total market size for U.S. household bills is \$5.03 trillion per year, this report breaks down the thirteen most common household bills, which amount to **\$3.69 trillion, \$2,083 per month**, roughly **30% of annual income (\$84,583)**.

These include: Mortgage, Rent, Auto Loan, Gas; Electric, Water & Sewer, Waste & Recycling, Auto Insurance, Cable & Satellite, Health Insurance, Mobile Phone, Alarm & Security, and Life Insurance.

Total Bill Pay U.S. Bill Costs

**\$3.69T**

Household Spend (%)

**30%**

Median Monthly Cost

**\$2,083**

### Median Monthly & Annual Cost by Bill Category

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
 Mortgage	\$1,769	\$21,228	40%	
 Rent	\$1,453	\$17,436	33%	
 Auto Loan	\$480	\$5,760	62%	
 Electric	\$125	\$1,500	90%	
 Cable & Satellite	\$124	\$1,493	74%	
 Auto Insurance	\$108	\$1,290	80%	
 Mobile Phone	\$98	\$1,176	88%	
 Water & Sewer	\$87	\$1,042	72%	
 Health Insurance	\$80	\$960	65%	
 Alarm & Security	\$76	\$908	13%	
 Gas	\$71	\$854	67%	
 Waste & Recycling	\$71	\$849	54%	
 Life Insurance	\$60	\$720	20%	

# U.S. Market Size & Household Spend: Mortgage

Total Market Spend\*

\$1.08T

Household Spend (%)

40%

Median Monthly Bill Cost

\$1,769

\*Mortgage based on U.S. Census Mortgage data inclusive of taxes and homeowners insurance.

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	California	\$2,645	26	Montana	\$1,470
2	New Jersey	\$2,525	27	North Dakota	\$1,447
3	Hawaii	\$2,484	28	Kansas	\$1,428
4	Massachusetts	\$2,351	29	Wyoming	\$1,412
5	New York	\$2,290	30	Idaho	\$1,411
6	Connecticut	\$2,123	31	South Dakota	\$1,396
7	Washington	\$2,080	32	Nebraska	\$1,380
8	Colorado	\$2,024	33	Maine	\$1,375
9	New Hampshire	\$2,003	34	Louisiana	\$1,338
10	Maryland	\$1,898	35	New Mexico	\$1,328
11	Virginia	\$1,889	36	Wisconsin	\$1,324
12	Rhode Island	\$1,876	37	North Carolina	\$1,321
13	Oregon	\$1,861	38	Tennessee	\$1,316
14	Texas	\$1,834	39	Michigan	\$1,296
15	Alaska	\$1,815	40	Missouri	\$1,279
16	Illinois	\$1,784	41	Ohio	\$1,276
17	Utah	\$1,716	42	South Carolina	\$1,276
18	Florida	\$1,679	43	Iowa	\$1,226
19	Nevada	\$1,670	44	Oklahoma	\$1,223
20	Minnesota	\$1,629	45	Kentucky	\$1,185
21	Arizona	\$1,559	46	Indiana	\$1,144
22	Pennsylvania	\$1,521	47	Mississippi	\$1,113
23	Vermont	\$1,504	48	Alabama	\$1,111
24	Delaware	\$1,502	49	Arkansas	\$1,101
25	Georgia	\$1,493	50	West Virginia	\$1,032

# U.S. Market Size & Household Spend: Rent

Total Market Spend\*

\$740B

Household Spend (%)

33%

Median Monthly Bill Cost

\$1,453

\*Rent based on U.S. Census Rent data inclusive of taxes and homeowners insurance.

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Hawaii	\$2,068	26	Idaho	\$1,188
2	California	\$2,028	27	North Carolina	\$1,187
3	Massachusetts	\$1,783	28	South Carolina	\$1,167
4	New York	\$1,712	29	Tennessee	\$1,164
5	Washington	\$1,704	30	Maine	\$1,139
6	New Jersey	\$1,703	31	Michigan	\$1,103
7	Colorado	\$1,683	32	Montana	\$1,071
8	Maryland	\$1,668	33	Wisconsin	\$1,065
9	Florida	\$1,583	34	Louisiana	\$1,051
10	Virginia	\$1,564	35	New Mexico	\$1,047
11	Connecticut	\$1,514	36	Kansas	\$1,047
12	Nevada	\$1,497	37	Indiana	\$1,040
13	Oregon	\$1,456	38	Nebraska	\$1,040
14	New Hampshire	\$1,445	39	Missouri	\$1,023
15	Arizona	\$1,442	40	Ohio	\$1,017
16	Utah	\$1,414	41	Wyoming	\$1,004
17	Alaska	\$1,412	42	Oklahoma	\$998
18	Texas	\$1,367	43	Alabama	\$986
19	Delaware	\$1,342	44	Iowa	\$958
20	Georgia	\$1,333	45	Kentucky	\$954
21	Illinois	\$1,308	46	Mississippi	\$945
22	Rhode Island	\$1,301	47	North Dakota	\$936
23	Minnesota	\$1,263	48	Arkansas	\$921
24	Vermont	\$1,261	49	South Dakota	\$916
25	Pennsylvania	\$1,209	50	West Virginia	\$870

## U.S. Market Size & Household Spend: Auto Loans

Total Market Spend

\$484B

Household Spend (%)

62%

Median Monthly Bill Cost

\$480

### Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Nevada	\$550	26	Utah	\$473
2	California	\$529	27	Colorado	\$472
3	South Dakota	\$521	28	Maine	\$469
4	Texas	\$517	29	Oklahoma	\$468
5	Arkansas	\$500	30	North Dakota	\$468
6	New Jersey	\$500	31	Wyoming	\$462
7	Arizona	\$500	32	New Hampshire	\$462
8	Georgia	\$500	33	Connecticut	\$460
9	Tennessee	\$500	34	South Carolina	\$460
10	Maryland	\$500	35	Vermont	\$457
11	Minnesota	\$500	36	Kansas	\$455
12	Florida	\$500	37	Missouri	\$455
13	Washington	\$500	38	Wisconsin	\$450
14	Massachusetts	\$496	39	Iowa	\$450
15	Illinois	\$496	40	Virginia	\$450
16	Alaska	\$496	41	Kentucky	\$446
17	Delaware	\$495	42	Montana	\$442
18	Hawaii	\$490	43	Michigan	\$440
19	New York	\$490	44	Indiana	\$433
20	Mississippi	\$490	45	Oregon	\$433
21	New Mexico	\$487	46	Rhode Island	\$426
22	Nebraska	\$482	47	Ohio	\$412
23	North Carolina	\$478	48	Idaho	\$406
24	Alabama	\$476	49	Pennsylvania	\$400
25	Louisiana	\$475	50	West Virginia	\$135

# U.S. Market Size & Household Spend: Electric

Total Market Spend

\$228B

Household Spend (%)

90%

Median Monthly Bill Cost

\$125

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Hawaii	\$200	26	Oklahoma	\$126
2	Alabama	\$180	27	Oregon	\$123
3	Vermont	\$174	28	Texas	\$121
4	Delaware	\$160	29	Missouri	\$119
5	Maryland	\$150	30	Wyoming	\$119
6	Rhode Island	\$150	31	Wisconsin	\$119
7	Georgia	\$149	32	Illinois	\$119
8	Louisiana	\$149	33	Arkansas	\$116
9	Virginia	\$146	34	Pennsylvania	\$115
10	North Carolina	\$144	35	Michigan	\$114
11	Tennessee	\$144	36	Iowa	\$112
12	South Carolina	\$141	37	Colorado	\$110
13	Maine	\$140	38	West Virginia	\$108
14	Massachusetts	\$140	39	Kansas	\$107
15	Florida	\$140	40	Nevada	\$100
16	Connecticut	\$140	41	Utah	\$100
17	Alaska	\$134	42	Nebraska	\$100
18	New York	\$134	43	Minnesota	\$100
19	New Hampshire	\$132	44	Montana	\$100
20	Mississippi	\$132	45	Idaho	\$100
21	Kentucky	\$131	46	New Mexico	\$100
22	Washington	\$130	47	Indiana	\$100
23	New Jersey	\$127	48	North Dakota	\$100
24	California	\$127	49	Ohio	\$100
25	Arizona	\$126	50	South Dakota	\$82

# U.S. Market Size & Household Spend: Cable & Satellite

Total Market Spend

\$168B

Household Spend (%)

74%

Median Monthly Bill Cost

\$124

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Delaware	\$159	26	California	\$124
2	Vermont	\$159	27	Oklahoma	\$124
3	Nebraska	\$155	28	Pennsylvania	\$123
4	Tennessee	\$150	29	Ohio	\$122
5	Rhode Island	\$150	30	Illinois	\$122
6	South Carolina	\$145	31	Wyoming	\$121
7	Colorado	\$144	32	Indiana	\$121
8	Mississippi	\$143	33	Idaho	\$121
9	Wisconsin	\$143	34	Minnesota	\$121
10	Virginia	\$140	35	Alabama	\$120
11	Alaska	\$135	36	New York	\$120
12	Maine	\$135	37	New Jersey	\$120
13	North Carolina	\$135	38	Massachusetts	\$117
14	Arizona	\$134	39	Utah	\$117
15	New Mexico	\$133	40	New Hampshire	\$117
16	Louisiana	\$133	41	Nevada	\$114
17	Missouri	\$132	42	Montana	\$112
18	Texas	\$131	43	Kentucky	\$110
19	Connecticut	\$130	44	South Dakota	\$103
20	Georgia	\$129	45	West Virginia	\$100
21	Maryland	\$127	46	Iowa	\$100
22	Hawaii	\$126	47	Kansas	\$96
23	Washington	\$125	48	North Dakota	\$95
24	Oregon	\$125	49	Florida	\$95
25	Michigan	\$124	50	Arkansas	\$94

# U.S. Market Size & Household Spend: Auto Insurance

Total Market Spend

**\$253B**

Household Spend (%)

**80%**

Median Monthly Bill Cost

**\$108**

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	New Hampshire	\$220	26	Nevada	\$120
2	Massachusetts	\$170	27	Vermont	\$117
3	South Carolina	\$167	28	Montana	\$115
4	Rhode Island	\$159	29	Arkansas	\$111
5	New Jersey	\$157	30	Alaska	\$107
6	Florida	\$151	31	Iowa	\$106
7	Delaware	\$150	32	Utah	\$105
8	Connecticut	\$150	33	North Dakota	\$104
9	Michigan	\$150	34	South Dakota	\$104
10	Kentucky	\$145	35	Nebraska	\$103
11	Wisconsin	\$140	36	Minnesota	\$103
12	Arizona	\$138	37	Illinois	\$102
13	New York	\$135	38	Colorado	\$100
14	Virginia	\$134	39	Oregon	\$100
15	Georgia	\$133	40	Mississippi	\$100
16	California	\$131	41	New Mexico	\$100
17	Washington	\$130	42	Alabama	\$100
18	Hawaii	\$130	43	Missouri	\$100
19	Maine	\$129	44	Pennsylvania	\$100
20	Maryland	\$129	45	Wyoming	\$99
21	Texas	\$128	46	Idaho	\$96
22	Tennessee	\$127	47	Oklahoma	\$89
23	North Carolina	\$125	48	Louisiana	\$76
24	Indiana	\$124	49	West Virginia	\$71
25	Ohio	\$123	50	Kansas	\$55

# U.S. Market Size & Household Spend: Mobile Phone

Total Market Spend

\$169B

Household Spend (%)

88%

Median Monthly Bill Cost

\$98

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Montana	\$135	26	North Carolina	\$98
2	Kentucky	\$125	27	Colorado	\$98
3	Alaska	\$124	28	Ohio	\$97
4	Nebraska	\$117	29	Indiana	\$97
5	Maryland	\$117	30	Rhode Island	\$96
6	Delaware	\$109	31	Idaho	\$94
7	North Dakota	\$107	32	Connecticut	\$94
8	Arkansas	\$106	33	Arizona	\$93
9	Massachusetts	\$105	34	Louisiana	\$92
10	Maine	\$105	35	Hawaii	\$90
11	Michigan	\$103	36	Pennsylvania	\$90
12	Georgia	\$102	37	Oklahoma	\$89
13	Iowa	\$102	38	New Mexico	\$88
14	Utah	\$101	39	South Dakota	\$88
15	Texas	\$100	40	South Carolina	\$87
16	New Jersey	\$100	41	Nevada	\$87
17	Oregon	\$100	42	Missouri	\$85
18	Mississippi	\$100	43	Florida	\$84
19	Washington	\$100	44	Kansas	\$84
20	New York	\$100	45	Virginia	\$83
21	Alabama	\$100	46	Tennessee	\$83
22	California	\$100	47	New Hampshire	\$83
23	Wyoming	\$99	48	West Virginia	\$83
24	Vermont	\$99	49	Wisconsin	\$80
25	Minnesota	\$98	50	Illinois	\$80

# U.S. Market Size & Household Spend: Water & Sewer

Total Market Spend

\$135B

Household Spend (%)

72%

Median Monthly Bill Cost

\$87

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Maryland	\$242	26	Idaho	\$90
2	Vermont	\$158	27	Utah	\$90
3	Washington	\$150	28	Oklahoma	\$87
4	Wisconsin	\$141	29	South Dakota	\$87
5	Hawaii	\$140	30	Pennsylvania	\$86
6	Connecticut	\$138	31	Nevada	\$86
7	Nebraska	\$134	32	Ohio	\$83
8	New Hampshire	\$133	33	Florida	\$82
9	Minnesota	\$128	34	New Mexico	\$80
10	Alaska	\$124	35	Illinois	\$80
11	Massachusetts	\$124	36	Kansas	\$76
12	Maine	\$116	37	Arizona	\$73
13	California	\$113	38	Missouri	\$70
14	New York	\$104	39	North Carolina	\$70
15	North Dakota	\$102	40	Mississippi	\$65
16	New Jersey	\$100	41	Louisiana	\$62
17	Michigan	\$100	42	Arkansas	\$61
18	Iowa	\$100	43	West Virginia	\$60
19	Montana	\$100	44	Kentucky	\$60
20	Rhode Island	\$100	45	Indiana	\$60
21	Wyoming	\$100	46	Georgia	\$60
22	Texas	\$94	47	Colorado	\$60
23	Virginia	\$93	48	Tennessee	\$57
24	Delaware	\$90	49	Alabama	\$57
25	Oregon	\$90	50	South Carolina	\$55

# U.S. Market Size & Household Spend: Health Insurance

Total Market Spend

\$182B

Household Spend (%)

65%

Median Monthly Bill Cost

\$80

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	North Carolina	\$223	26	South Dakota	\$78
2	Rhode Island	\$141	27	Illinois	\$77
3	California	\$134	28	Texas	\$75
4	Maine	\$133	29	New Mexico	\$75
5	Wyoming	\$127	30	Maryland	\$75
6	Colorado	\$125	31	Massachusetts	\$72
7	Washington	\$110	32	West Virginia	\$71
8	New Hampshire	\$105	33	Missouri	\$70
9	Alaska	\$102	34	Connecticut	\$70
10	Minnesota	\$102	35	Kansas	\$69
11	Oregon	\$100	36	Virginia	\$68
12	Oklahoma	\$97	37	Nebraska	\$66
13	Louisiana	\$97	38	North Dakota	\$65
14	Hawaii	\$97	39	Montana	\$62
15	Arizona	\$92	40	New York	\$60
16	Utah	\$90	41	New Jersey	\$60
17	South Carolina	\$90	42	Florida	\$59
18	Idaho	\$89	43	Vermont	\$59
19	Kentucky	\$88	44	Mississippi	\$59
20	Wisconsin	\$87	45	Michigan	\$57
21	Ohio	\$87	46	Alabama	\$54
22	Nevada	\$86	47	Iowa	\$51
23	Delaware	\$85	48	Indiana	\$50
24	Arkansas	\$84	49	Tennessee	\$49
25	Pennsylvania	\$79	50	Georgia	\$42

## U.S. Market Size & Household Spend: Alarm & Security

Total Market Spend

\$23B

Household Spend (%)

13%

Median Monthly Bill Cost

\$76

### Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	New York	\$117	26	Idaho	\$76
2	Florida	\$111	27	New Hampshire	\$76
3	Utah	\$102	28	Maine	\$76
4	West Virginia	\$100	29	Alaska	\$76
5	Minnesota	\$92	30	Wyoming	\$76
6	New Mexico	\$88	31	South Dakota	\$76
7	Washington	\$86	32	California	\$75
8	Colorado	\$85	33	Texas	\$75
9	Connecticut	\$84	34	South Carolina	\$75
10	Missouri	\$83	35	Maryland	\$75
11	Oregon	\$83	36	Iowa	\$74
12	Pennsylvania	\$82	37	Tennessee	\$73
13	Mississippi	\$82	38	New Jersey	\$73
14	Oklahoma	\$81	39	Indiana	\$73
15	Arizona	\$80	40	Nevada	\$72
16	Wisconsin	\$79	41	Illinois	\$71
17	Delaware	\$79	42	Massachusetts	\$71
18	Arkansas	\$78	43	Louisiana	\$70
19	Kansas	\$78	44	North Carolina	\$70
20	Michigan	\$77	45	Virginia	\$69
21	Nebraska	\$76	46	Kentucky	\$68
22	Hawaii	\$76	47	North Dakota	\$68
23	Vermont	\$76	48	Ohio	\$66
24	Rhode Island	\$76	49	Georgia	\$65
25	Montana	\$76	50	Alabama	\$53

## U.S. Market Size & Household Spend: Gas

Total Market Spend

\$115B

Household Spend (%)

67%

Median Monthly Bill Cost

\$71

### Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Alaska	\$136	26	Illinois	\$83
2	Massachusetts	\$126	27	Alabama	\$82
3	Rhode Island	\$125	28	Maryland	\$81
4	Nebraska	\$116	29	Missouri	\$80
5	Washington	\$105	30	Oklahoma	\$78
6	New Jersey	\$104	31	Virginia	\$77
7	New York	\$100	32	Maine	\$76
8	Wisconsin	\$100	33	Delaware	\$76
9	Connecticut	\$100	34	Oregon	\$70
10	Iowa	\$100	35	South Carolina	\$70
11	Montana	\$96	36	West Virginia	\$70
12	Kansas	\$92	37	South Dakota	\$69
13	Indiana	\$92	38	Arkansas	\$69
14	Georgia	\$92	39	Utah	\$67
15	Pennsylvania	\$91	40	Tennessee	\$67
16	Ohio	\$90	41	Mississippi	\$65
17	North Carolina	\$89	42	Kentucky	\$65
18	Colorado	\$86	43	Texas	\$64
19	New Hampshire	\$86	44	California	\$62
20	Wyoming	\$86	45	Florida	\$54
21	Vermont	\$86	46	Nevada	\$52
22	Michigan	\$85	47	New Mexico	\$50
23	Minnesota	\$84	48	Idaho	\$48
24	Hawaii	\$83	49	Arizona	\$47
25	North Dakota	\$83	50	Louisiana	\$42

# U.S. Market Size & Household Spend: Waste & Recycling

Total Market Spend

\$79B

Household Spend (%)

54%

Median Monthly Bill Cost

\$71

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Maryland	\$138	26	Ohio	\$72
2	Connecticut	\$130	27	Georgia	\$72
3	New Jersey	\$113	28	Missouri	\$72
4	Massachusetts	\$105	29	Florida	\$70
5	Delaware	\$103	30	Virginia	\$70
6	New York	\$100	31	Arkansas	\$69
7	Wisconsin	\$100	32	Alaska	\$69
8	California	\$100	33	New Mexico	\$69
9	Pennsylvania	\$91	34	Oregon	\$68
10	Texas	\$88	35	Idaho	\$66
11	Minnesota	\$87	36	Nebraska	\$66
12	Washington	\$86	37	Kentucky	\$64
13	Wyoming	\$85	38	Arizona	\$63
14	New Hampshire	\$85	39	Illinois	\$61
15	Rhode Island	\$83	40	Nevada	\$60
16	Indiana	\$81	41	Tennessee	\$60
17	Colorado	\$80	42	South Dakota	\$55
18	Vermont	\$80	43	Iowa	\$54
19	Utah	\$75	44	Alabama	\$51
20	Maine	\$75	45	Montana	\$50
21	North Carolina	\$75	46	Kansas	\$45
22	South Carolina	\$75	47	Mississippi	\$45
23	Michigan	\$75	48	West Virginia	\$44
24	Louisiana	\$74	49	Hawaii	\$35
25	North Dakota	\$73	50	Oklahoma	\$23

# U.S. Market Size & Household Spend: Life Insurance

Total Market Spend

\$33B

Household Spend (%)

20%

Median Monthly Bill Cost

\$60

## Median Monthly Bill by State

Rank	State	Median Monthly Bill	Rank	State	Median Monthly Bill
1	Rhode Island	\$80	26	Idaho	\$60
2	Oregon	\$80	27	Wyoming	\$59
3	Massachusetts	\$78	28	North Carolina	\$59
4	New Mexico	\$77	29	Alabama	\$59
5	Wisconsin	\$76	30	Texas	\$58
6	Montana	\$75	31	Illinois	\$58
7	Hawaii	\$75	32	Tennessee	\$58
8	Alaska	\$75	33	Georgia	\$58
9	Connecticut	\$72	34	Indiana	\$58
10	Minnesota	\$70	35	Colorado	\$57
11	California	\$70	36	New Hampshire	\$56
12	Maryland	\$68	37	West Virginia	\$55
13	Washington	\$67	38	South Carolina	\$55
14	New Jersey	\$67	39	Maine	\$54
15	New York	\$67	40	Iowa	\$53
16	Vermont	\$65	41	Kansas	\$52
17	South Dakota	\$64	42	Louisiana	\$52
18	Arizona	\$64	43	Virginia	\$51
19	Florida	\$62	44	Arkansas	\$51
20	Utah	\$61	45	Nevada	\$51
21	North Dakota	\$61	46	Mississippi	\$50
22	Delaware	\$60	47	Pennsylvania	\$50
23	Nebraska	\$60	48	Kentucky	\$50
24	Michigan	\$60	49	Missouri	\$50
25	Ohio	\$60	50	Oklahoma	\$45

## About doxo:

doxo is transforming the bill pay experience for consumers, billers, and fintech partners through a secure, all-in-one platform that simplifies organizing and paying any bill. Serving 10M+ consumers across 97% of U.S. ZIP codes, doxo connects payments from 10,000+ financial institutions to over 120,000 billers in 45+ service categories. Its network-driven platform delivers radically simpler integrations, lower costs, and capabilities unavailable from legacy providers—backed by investors including Jackson Square Ventures, MDV, and Bezos Expeditions—targeting disruption of a \$5T+ U.S. household spend market.

## Sources & Methodology References:

In addition to proprietary doxo consumer bill-pay data, this report incorporates publicly available government and industry research to contextualize total U.S. household spending and out-of-pocket expense categories.

### <sup>1</sup>Macroeconomic Benchmarks

Aggregate household consumption benchmarks reference the 2025 Personal Consumption Expenditures (PCE), excluding food and energy, published by the U.S. Bureau of Economic Analysis (BEA), totaling \$18.82 trillion.

- U.S. Bureau of Economic Analysis, "[Table 2.3.5U. Personal Consumption Expenditures by Major Type of Product and by Major Function](#)" (accessed Tuesday, February 17, 2026).

### <sup>2</sup>Expanded Addressable Household Bill Market

Total market figures include additional consumer out-of-pocket categories (taxes & fees, tuition, and student loans), which are excluded from recurring household bill breakouts in this report. Supporting references for these supplemental expense categories include:

- **Taxes & Fees**

National and state tax revenue estimates sourced from the Federal Reserve Economic Data (FRED) and U.S. Census Bureau government finance tables:

- Federal Reserve Economic Data (FRED), "[National Totals of State and Local Government Tax Revenue, by Type of Tax](#)" (accessed Tuesday, February 17, 2026).
- Federal Reserve Economic Data (FRED), "[National Totals of State Tax Revenue: T24t25 Motor Vehicles License and Motor Vehicle Operators License, 4 Quarters Ending for the United States](#)" (updated Jan 15, 2026).
- U.S. Census Bureau, "[State and Local Government Finances by Level of Government](#)" (accessed Tuesday, February 17, 2026).

- **Tuition / Higher Education Costs**

Higher education market sizing referenced from Precedence Research.

- Precedence Research, "[Higher Education Market Size, Share and Trends 2025 to 2034](#)" (accessed Tuesday, February 17, 2026).

- **Student Loans**

Student aid and loan trends referenced from College Board research publications.

- College Board, "[Trends in Student Aid: Loans](#)" (accessed Tuesday, February 17, 2026).

All external data sources are used to complement doxo's proprietary bill-pay dataset and to provide broader economic context for total household financial obligations. Recurring household bill figures presented in this report reflect direct consumer-to-biller payments only, isolating the true consumer share of essential bill spend.