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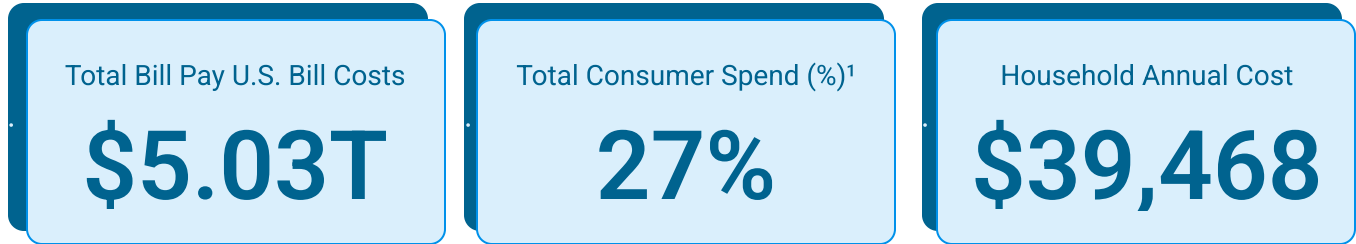
State by State Bill Pay Market 2026 doxoINSIGHTS Report

A state by state look at the U.S. consumer bill pay market, with a specific emphasis on the 13 most common household bill pay categories.

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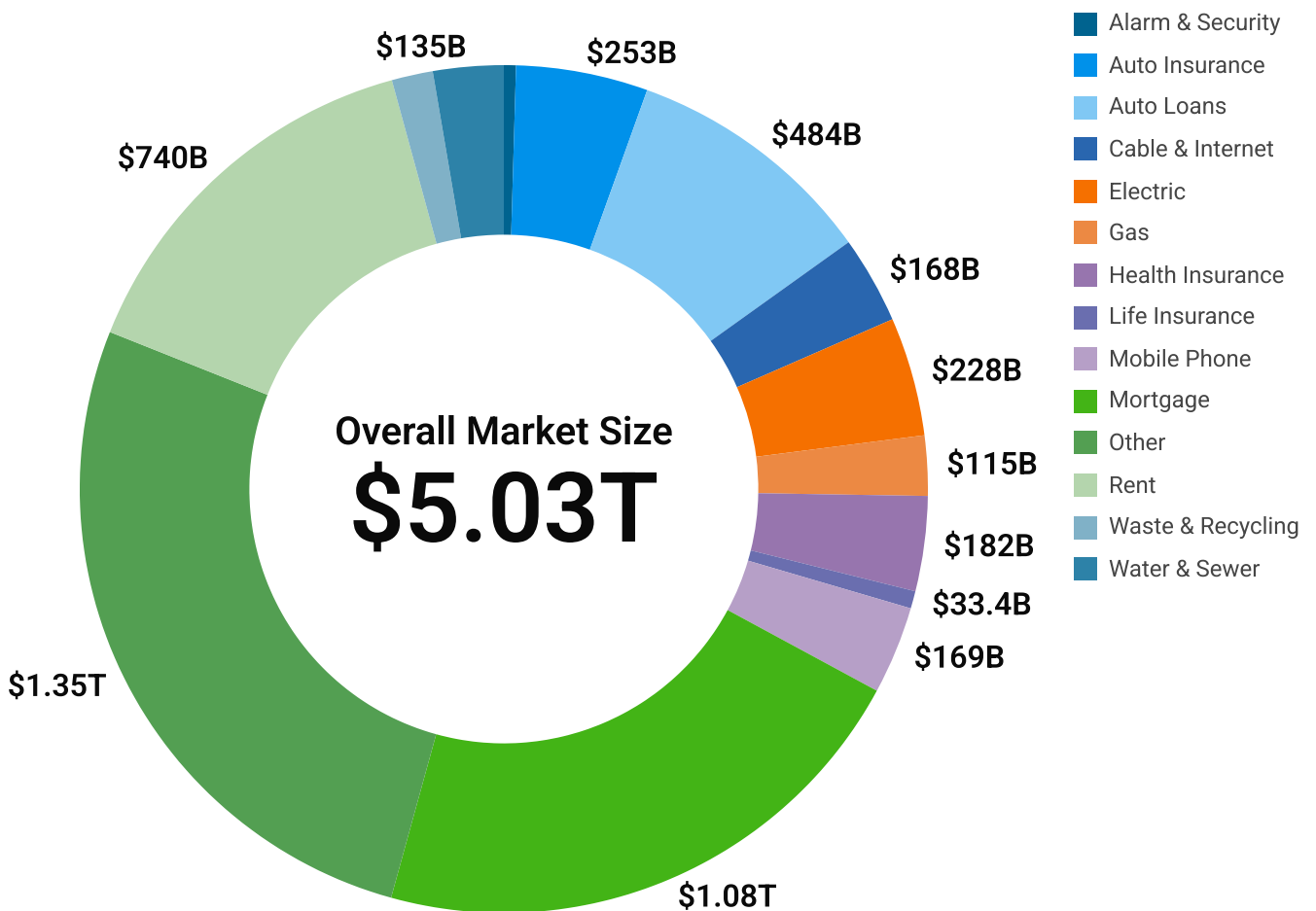
Overall Bill Pay Market Size (in billions)

In 2026 the Bill Pay Economy™ totals \$5.03 trillion, 27% of total consumer spending¹. Costing households an estimated \$39,468 per year (47% of income).



¹Total 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.

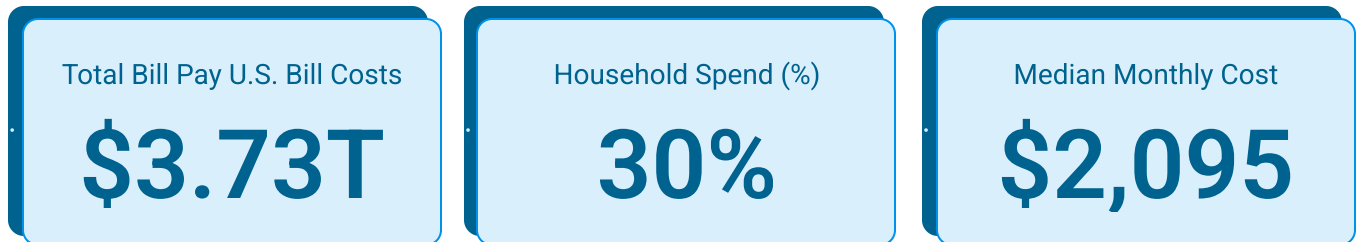


Data reflects direct consumer-to-biller payments for recurring household bills, excluding employer-paid costs and discretionary spending. doxo data captures only the true consumer share of household bill spend. The overall doxo addressable household bill market also includes additional consumer out-of-pocket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

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 \$3.73 trillion, \$2,095 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.

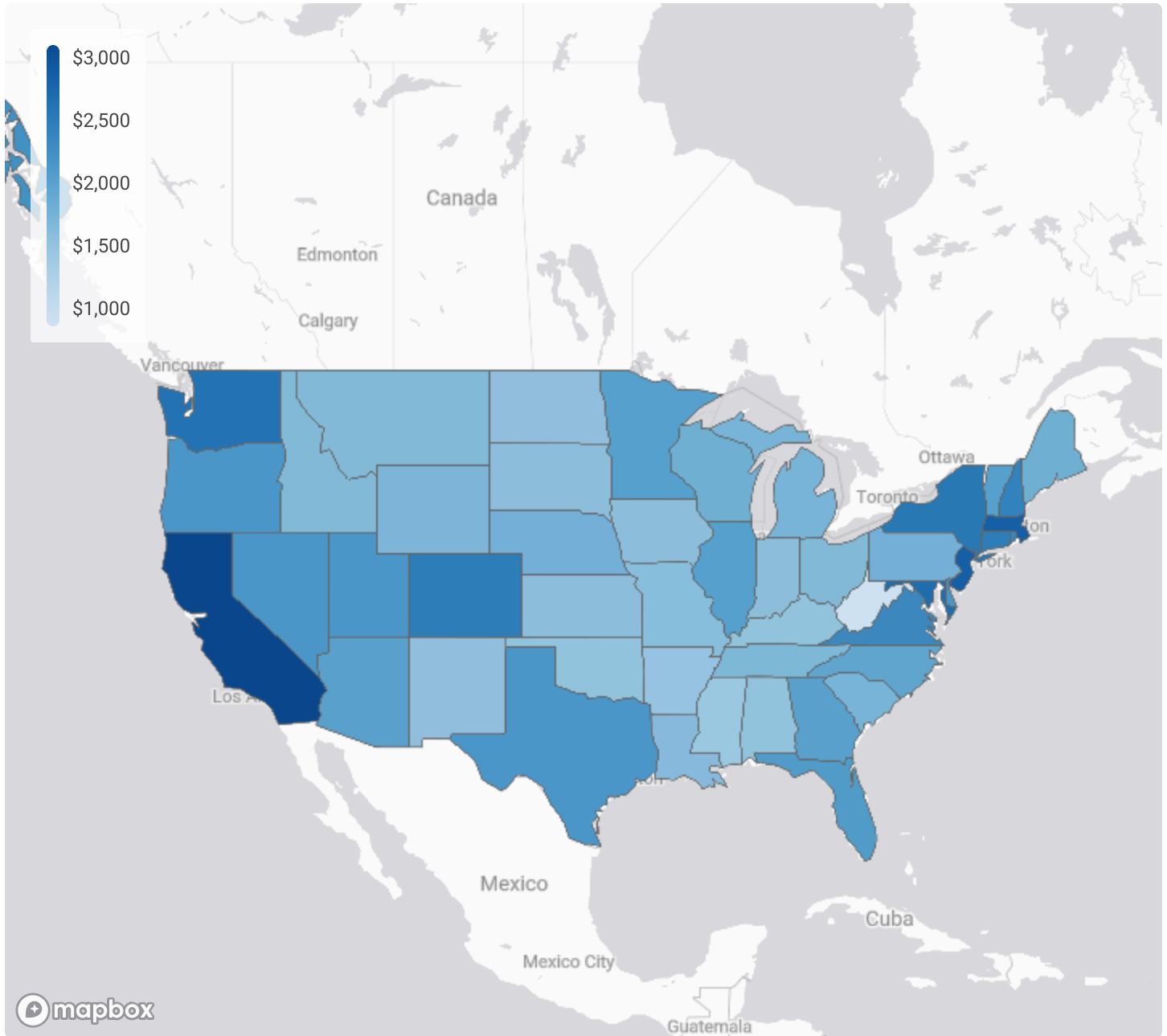


Median Monthly & Annual Cost by Bill Category

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,764	\$21,165	40%
Rent	\$1,453	\$17,436	33%
Auto Loan	\$483	\$5,798	62%
Electric	\$126	\$1,512	90%
Cable & Satellite	\$125	\$1,497	74%
Auto Insurance	\$110	\$1,320	80%
Mobile Phone	\$100	\$1,200	88%
Water & Sewer	\$88	\$1,056	72%
Health Insurance	\$84	\$1,008	66%
Alarm & Security	\$78	\$934	13%
Gas	\$74	\$891	67%
Waste & Recycling	\$72	\$863	54%
Life Insurance	\$60	\$720	20%

Monthly Median Cost of the 13 Most Common Household Bills by State

Californians spend a median of \$2,892 each month on the thirteen most common household bills, which is 38% higher than the national median. In contrast, residents of West Virginia spend a median of \$1,116 each month, 47% below the national median. The following illustrations show the most expensive and least expensive states for household bills



Most & Least Expensive U.S. States for Household Bills

Top 10 Most Expensive

State	Median Bill	% of Income	COBI
California 	\$2,892	33%	138
Hawaii 	\$2,735	33%	131
Massachusetts 	\$2,668	30%	128
New Jersey 	\$2,647	29%	127
Maryland 	\$2,544	29%	122
Washington 	\$2,463	29%	118
New York 	\$2,450	32%	117
Connecticut 	\$2,392	28%	114
Colorado 	\$2,367	29%	113
New Hampshire 	\$2,321	28%	111

Top 10 Least Expensive

State	Median Bill	% of Income	COBI
Iowa 	\$1,640	26%	78
South Dakota 	\$1,640	27%	78
North Dakota 	\$1,631	25%	78
New Mexico 	\$1,630	30%	78
Kentucky 	\$1,624	30%	78
Oklahoma 	\$1,605	29%	77
Alabama 	\$1,603	29%	77
Arkansas 	\$1,580	31%	76
Mississippi 	\$1,547	33%	74
West Virginia 	\$1,116	22%	53

U.S. States Ranked by Most to Least Expensive

Rank	State	Median Monthly Bill	% of HH Income	COBI	Cost vs National Median
1	California	\$2,892	33.4%	138	38% Higher
2	Hawaii	\$2,735	32.9%	131	31% Higher
3	Massachusetts	\$2,668	29.5%	128	28% Higher
4	New Jersey	\$2,647	29.1%	127	27% Higher
5	Maryland	\$2,544	28.5%	122	22% Higher
6	Washington	\$2,463	29.3%	118	18% Higher
7	New York	\$2,450	31.7%	117	17% Higher
8	Connecticut	\$2,392	28.0%	114	14% Higher
9	Colorado	\$2,367	29.4%	113	13% Higher
10	New Hampshire	\$2,321	28.1%	111	11% Higher
11	Rhode Island	\$2,290	30.9%	110	10% Higher
12	Virginia	\$2,258	27.3%	108	8% Higher
13	Alaska	\$2,197	28.8%	105	5% Higher
14	Oregon	\$2,133	30.7%	102	2% Higher
15	Texas	\$2,114	31.0%	101	1% Higher
16	Nevada	\$2,111	32.1%	101	1% Higher
17	Delaware	\$2,103	29.3%	101	1% Higher
18	Utah	\$2,100	26.8%	100	0% Equal
19	Florida	\$2,071	33.1%	99	1% Lower
20	Minnesota	\$2,033	26.7%	97	3% Lower
21	Illinois	\$2,022	28.0%	97	3% Lower
22	Vermont	\$2,020	30.3%	97	3% Lower
23	Georgia	\$2,009	30.5%	96	4% Lower
24	Arizona	\$2,008	29.9%	96	4% Lower
25	North Carolina	\$1,968	32.1%	94	6% Lower

U.S. States Ranked by Most to Least Expensive

Rank	State	Median Monthly Bill	% of HH Income	COBI	Cost vs National Median
26	Maine	\$1,864	29.9%	89	11% Lower
27	Wisconsin	\$1,843	28.4%	88	12% Lower
28	Pennsylvania	\$1,816	26.9%	87	13% Lower
29	Nebraska	\$1,809	27.7%	87	13% Lower
30	South Carolina	\$1,788	30.9%	86	14% Lower
31	Michigan	\$1,771	28.2%	85	15% Lower
32	Wyoming	\$1,755	27.5%	84	16% Lower
33	Tennessee	\$1,747	29.6%	84	16% Lower
34	Idaho	\$1,737	27.3%	83	17% Lower
35	Montana	\$1,727	29.2%	83	17% Lower
36	Ohio	\$1,717	28.2%	82	18% Lower
37	Louisiana	\$1,694	32.5%	81	19% Lower
38	Missouri	\$1,687	27.7%	81	19% Lower
39	Kansas	\$1,647	25.5%	79	21% Lower
40	Indiana	\$1,641	27.1%	78	22% Lower
41	Iowa	\$1,640	26.1%	78	22% Lower
42	South Dakota	\$1,640	26.9%	78	22% Lower
43	North Dakota	\$1,631	25.4%	78	22% Lower
44	New Mexico	\$1,630	30.2%	78	22% Lower
45	Kentucky	\$1,624	30.0%	78	22% Lower
46	Oklahoma	\$1,605	29.0%	77	23% Lower
47	Alabama	\$1,603	29.4%	77	23% Lower
48	Arkansas	\$1,580	31.2%	76	24% Lower
49	Mississippi	\$1,547	32.7%	74	26% Lower
50	West Virginia	\$1,116	22.4%	53	47% Lower

Alabama Cost of Living

Alabama



Cost of Bills Index (COBI) ⓘ

↓ 23% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$1,603 per month

The median monthly bill payment for Households in Alabama is \$1,603 per month, or \$19,236 per year.

#47 most expensive

Alabama is the #47 most expensive state in the nation for household bills.

\$5,905 per year lower

Alabama household bills are \$5,905 per year lower than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$65,346 in Alabama.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,117	\$13,401	38%
Rent	\$986	\$11,832	27%
Auto Loan	\$482	\$5,782	65%
Electric	\$178	\$2,133	92%
Cable & Satellite	\$119	\$1,428	82%
Auto Insurance	\$100	\$1,200	83%
Mobile Phone	\$93	\$1,110	88%
Gas	\$82	\$989	54%
Health Insurance	\$60	\$720	70%
Life Insurance	\$58	\$692	20%
Alarm & Security	\$56	\$672	11%
Water & Sewer	\$53	\$637	82%
Waste & Recycling	\$48	\$576	56%

Alaska Cost of Living

Alaska



Cost of Bills Index (COBI) ⓘ

↑ **5% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,197 per month

The median monthly bill payment for Households in Alaska is \$2,197 per month, or \$26,364 per year.

#13 most expensive

Alaska is the #13 most expensive state in the nation for household bills.

\$1,223 per year higher

Alaska household bills are \$1,223 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$91,566 in Alaska.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,802	\$21,620	40%
Rent	\$1,412	\$16,944	31%
Auto Loan	\$497	\$5,965	69%
Gas	\$148	\$1,779	60%
Auto Insurance	\$137	\$1,643	80%
Cable & Satellite	\$136	\$1,637	71%
Electric	\$135	\$1,617	92%
Mobile Phone	\$125	\$1,500	84%
Water & Sewer	\$124	\$1,491	66%
Alarm & Security	\$78	\$934	13%
Health Insurance	\$78	\$930	63%
Life Insurance	\$75	\$899	23%
Waste & Recycling	\$69	\$829	56%

Arizona Cost of Living

Arizona



Cost of Bills Index (COBI) ⓘ

↓ 4% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,008 per month

The median monthly bill payment for Households in Arizona is \$2,008 per month, or \$24,096 per year.

#24 most expensive

Arizona is the #24 most expensive state in the nation for household bills.

\$1,045 per year lower

Arizona household bills are \$1,045 per year lower than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$80,709 in Arizona.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,559	\$18,711	42%
Rent	\$1,442	\$17,304	31%
Auto Loan	\$500	\$6,000	60%
Auto Insurance	\$137	\$1,644	80%
Cable & Satellite	\$133	\$1,590	74%
Electric	\$128	\$1,541	87%
Health Insurance	\$100	\$1,200	63%
Mobile Phone	\$100	\$1,200	88%
Alarm & Security	\$80	\$960	10%
Water & Sewer	\$72	\$868	78%
Life Insurance	\$65	\$784	19%
Waste & Recycling	\$63	\$757	63%
Gas	\$45	\$540	60%

Arkansas Cost of Living

Arkansas



Cost of Bills Index (COBI) ⓘ

↓ 24% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,580 per month

The median monthly bill payment for Households in Arkansas is \$1,580 per month, or \$18,960 per year.

#48 most expensive

Arkansas is the #48 most expensive state in the nation for household bills.

\$6,181 per year lower

Arkansas household bills are \$6,181 per year lower than the U.S. median.

31% of income

Household bills account for 31% of annual household income of \$60,807 in Arkansas.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,099	\$13,183	35%
Rent	\$921	\$11,052	31%
Auto Loan	\$500	\$6,000	68%
Electric	\$115	\$1,380	92%
Auto Insurance	\$110	\$1,324	80%
Mobile Phone	\$105	\$1,262	89%
Cable & Satellite	\$100	\$1,200	78%
Health Insurance	\$86	\$1,033	65%
Alarm & Security	\$80	\$954	13%
Gas	\$73	\$874	62%
Waste & Recycling	\$70	\$840	48%
Water & Sewer	\$61	\$728	84%
Life Insurance	\$52	\$624	20%

California Cost of Living

California

Cost of Bills Index (COBI) ⓘ

138

↑ **38% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,892 per month

The median monthly bill payment for Households in California is \$2,892 per month, or \$34,704 per year.

#1 most expensive

California is the #1 most expensive state in the nation for household bills.

\$9,563 per year higher

California household bills are \$9,563 per year higher than the U.S. median.

33% of income

Household bills account for 33% of annual household income of \$104,029 in California.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,643	\$31,718	38%
Rent	\$2,028	\$24,336	43%
Auto Loan	\$535	\$6,420	62%
Health Insurance	\$138	\$1,656	68%
Auto Insurance	\$130	\$1,560	76%
Electric	\$129	\$1,548	86%
Cable & Satellite	\$124	\$1,488	75%
Water & Sewer	\$113	\$1,354	69%
Waste & Recycling	\$100	\$1,200	60%
Mobile Phone	\$100	\$1,200	90%
Alarm & Security	\$75	\$900	13%
Life Insurance	\$70	\$840	22%
Gas	\$62	\$744	76%

Colorado Cost of Living

Colorado

Cost of Bills Index (COBI) ⓘ

↑ **13% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,367 per month

The median monthly bill payment for Households in Colorado is \$2,367 per month, or \$28,404 per year.

#9 most expensive

Colorado is the #9 most expensive state in the nation for household bills.

\$3,263 per year higher

Colorado household bills are \$3,263 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$96,459 in Colorado.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,037	\$24,439	46%
Rent	\$1,683	\$20,196	33%
Auto Loan	\$468	\$5,610	59%
Cable & Satellite	\$144	\$1,732	71%
Health Insurance	\$130	\$1,560	63%
Electric	\$107	\$1,280	87%
Auto Insurance	\$100	\$1,200	82%
Mobile Phone	\$90	\$1,080	89%
Alarm & Security	\$85	\$1,015	13%
Gas	\$78	\$936	69%
Waste & Recycling	\$76	\$915	56%
Life Insurance	\$58	\$695	19%
Water & Sewer	\$58	\$693	71%

Connecticut Cost of Living

Connecticut



Cost of Bills Index (COBI) ⓘ

↑ 14% above national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,392 per month

The median monthly bill payment for Households in Connecticut is \$2,392 per month, or \$28,704 per year.

#8 most expensive

Connecticut is the #8 most expensive state in the nation for household bills.

\$3,563 per year higher

Connecticut household bills are \$3,563 per year higher than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$102,662 in Connecticut.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,118	\$25,416	43%
Rent	\$1,514	\$18,168	33%
Auto Loan	\$454	\$5,448	62%
Auto Insurance	\$150	\$1,800	78%
Electric	\$142	\$1,704	87%
Water & Sewer	\$141	\$1,692	63%
Waste & Recycling	\$130	\$1,558	40%
Cable & Satellite	\$122	\$1,463	78%
Mobile Phone	\$100	\$1,201	88%
Gas	\$100	\$1,200	62%
Alarm & Security	\$89	\$1,067	15%
Life Insurance	\$72	\$869	23%
Health Insurance	\$70	\$834	67%

Delaware Cost of Living

Delaware

Cost of Bills Index (COBI) ⓘ

↑ **1% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,103 per month

The median monthly bill payment for Households in Delaware is \$2,103 per month, or \$25,236 per year.

#17 most expensive

Delaware is the #17 most expensive state in the nation for household bills.

\$95 per year higher

Delaware household bills are \$95 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$86,001 in Delaware.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,490	\$17,874	47%
Rent	\$1,342	\$16,104	26%
Auto Loan	\$500	\$6,000	64%
Electric	\$169	\$2,022	91%
Auto Insurance	\$160	\$1,916	82%
Cable & Satellite	\$159	\$1,911	66%
Mobile Phone	\$121	\$1,451	88%
Waste & Recycling	\$102	\$1,224	56%
Health Insurance	\$87	\$1,044	69%
Water & Sewer	\$85	\$1,020	67%
Gas	\$85	\$1,020	64%
Alarm & Security	\$82	\$981	14%
Life Insurance	\$60	\$720	23%

Florida Cost of Living

Florida

Cost of Bills Index (COBI) ⓘ

↓ **1% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,071 per month

The median monthly bill payment for Households in Florida is \$2,071 per month, or \$24,852 per year.

#19 most expensive

Florida is the #19 most expensive state in the nation for household bills.

\$289 per year lower

Florida household bills are \$289 per year lower than the U.S. median.

33% of income

Household bills account for 33% of annual household income of \$75,161 in Florida.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,673	\$20,070	38%
Rent	\$1,583	\$18,996	31%
Auto Loan	\$500	\$6,000	67%
Auto Insurance	\$160	\$1,920	85%
Electric	\$144	\$1,728	90%
Alarm & Security	\$115	\$1,380	15%
Cable & Satellite	\$100	\$1,197	77%
Mobile Phone	\$85	\$1,015	90%
Water & Sewer	\$83	\$990	71%
Health Insurance	\$70	\$837	68%
Waste & Recycling	\$69	\$823	53%
Life Insurance	\$64	\$768	20%
Gas	\$55	\$660	42%

Georgia Cost of Living

Georgia



Cost of Bills Index (COBI) ⓘ

↓ 4% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,009 per month

The median monthly bill payment for Households in Georgia is \$2,009 per month, or \$24,108 per year.

#23 most expensive

Georgia is the #23 most expensive state in the nation for household bills.

\$1,033 per year lower

Georgia household bills are \$1,033 per year lower than the U.S. median.

31% of income

Household bills account for 31% of annual household income of \$79,042 in Georgia.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,493	\$17,910	42%
Rent	\$1,333	\$15,996	33%
Auto Loan	\$500	\$6,000	63%
Electric	\$150	\$1,794	93%
Auto Insurance	\$134	\$1,612	83%
Cable & Satellite	\$128	\$1,540	78%
Mobile Phone	\$103	\$1,239	90%
Gas	\$92	\$1,104	61%
Waste & Recycling	\$72	\$858	54%
Alarm & Security	\$65	\$780	15%
Water & Sewer	\$60	\$720	78%
Life Insurance	\$59	\$702	20%
Health Insurance	\$42	\$509	63%

Hawaii Cost of Living

Hawaii



Cost of Bills Index (COBI) ⓘ

↑ 31% above national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,735 per month

The median monthly bill payment for Households in Hawaii is \$2,735 per month, or \$32,820 per year.

#2 most expensive

Hawaii is the #2 most expensive state in the nation for household bills.

\$7,679 per year higher

Hawaii household bills are \$7,679 per year higher than the U.S. median.

33% of income

Household bills account for 33% of annual household income of \$99,866 in Hawaii.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,474	\$29,682	40%
Rent	\$2,068	\$24,816	35%
Auto Loan	\$492	\$5,899	63%
Electric	\$200	\$2,400	86%
Water & Sewer	\$142	\$1,707	68%
Health Insurance	\$139	\$1,663	70%
Auto Insurance	\$130	\$1,560	80%
Cable & Satellite	\$129	\$1,542	74%
Mobile Phone	\$93	\$1,110	89%
Gas	\$91	\$1,094	47%
Alarm & Security	\$78	\$934	10%
Life Insurance	\$75	\$900	23%
Waste & Recycling	\$35	\$420	46%

Idaho Cost of Living

Idaho



Cost of Bills Index (COBI) ⓘ

↓ 17% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$1,737 per month

The median monthly bill payment for Households in Idaho is \$1,737 per month, or \$20,844 per year.

#34 most expensive

Idaho is the #34 most expensive state in the nation for household bills.

\$4,297 per year lower

Idaho household bills are \$4,297 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$76,248 in Idaho.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,412	\$16,944	46%
Rent	\$1,188	\$14,256	26%
Auto Loan	\$400	\$4,800	62%
Cable & Satellite	\$121	\$1,449	72%
Electric	\$100	\$1,200	92%
Auto Insurance	\$96	\$1,149	82%
Mobile Phone	\$91	\$1,093	89%
Water & Sewer	\$91	\$1,092	71%
Health Insurance	\$80	\$954	62%
Alarm & Security	\$78	\$934	10%
Waste & Recycling	\$70	\$840	54%
Life Insurance	\$64	\$771	17%
Gas	\$45	\$540	71%

Illinois Cost of Living

Illinois



Cost of Bills Index (COBI) ⓘ

↓ 3% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,022 per month

The median monthly bill payment for Households in Illinois is \$2,022 per month, or \$24,264 per year.

#21 most expensive

Illinois is the #21 most expensive state in the nation for household bills.

\$877 per year lower

Illinois household bills are \$877 per year lower than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$86,802 in Illinois.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,782	\$21,382	41%
Rent	\$1,308	\$15,696	32%
Auto Loan	\$500	\$6,000	55%
Cable & Satellite	\$126	\$1,508	76%
Electric	\$119	\$1,429	88%
Auto Insurance	\$104	\$1,242	79%
Gas	\$84	\$1,009	82%
Mobile Phone	\$83	\$991	91%
Water & Sewer	\$80	\$960	67%
Health Insurance	\$78	\$936	76%
Alarm & Security	\$74	\$893	17%
Waste & Recycling	\$60	\$720	50%
Life Insurance	\$60	\$720	25%

Indiana Cost of Living

Indiana



Cost of Bills Index (COBI) ⓘ

↓ 22% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$1,641 per month

The median monthly bill payment for Households in Indiana is \$1,641 per month, or \$19,692 per year.

#40 most expensive

Indiana is the #40 most expensive state in the nation for household bills.

\$5,449 per year lower

Indiana household bills are \$5,449 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$72,599 in Indiana.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,139	\$13,668	45%
Rent	\$1,040	\$12,480	28%
Auto Loan	\$432	\$5,180	60%
Auto Insurance	\$125	\$1,500	78%
Cable & Satellite	\$122	\$1,461	74%
Electric	\$103	\$1,240	92%
Mobile Phone	\$98	\$1,176	88%
Gas	\$94	\$1,125	77%
Waste & Recycling	\$81	\$969	50%
Alarm & Security	\$69	\$831	13%
Water & Sewer	\$60	\$720	73%
Life Insurance	\$58	\$690	17%
Health Insurance	\$53	\$635	65%

Iowa Cost of Living

Iowa

Cost of Bills Index (COBI) ⓘ

78

↓ **22% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,640 per month

The median monthly bill payment for Households in Iowa is \$1,640 per month, or \$19,680 per year.

#41 most expensive

Iowa is the #41 most expensive state in the nation for household bills.

\$5,461 per year lower

Iowa household bills are \$5,461 per year lower than the U.S. median.

26% of income

Household bills account for 26% of annual household income of \$75,393 in Iowa.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,227	\$14,724	43%
Rent	\$958	\$11,496	27%
Auto Loan	\$450	\$5,400	62%
Mobile Phone	\$114	\$1,369	84%
Electric	\$111	\$1,332	92%
Auto Insurance	\$106	\$1,274	76%
Gas	\$100	\$1,200	73%
Water & Sewer	\$100	\$1,200	78%
Cable & Satellite	\$100	\$1,200	69%
Alarm & Security	\$75	\$903	11%
Health Insurance	\$63	\$756	67%
Life Insurance	\$55	\$660	22%
Waste & Recycling	\$55	\$658	53%

Kansas Cost of Living

Kansas



Cost of Bills Index (COBI) ⓘ

↓ 21% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$1,647 per month

The median monthly bill payment for Households in Kansas is \$1,647 per month, or \$19,764 per year.

#39 most expensive

Kansas is the #39 most expensive state in the nation for household bills.

\$5,377 per year lower

Kansas household bills are \$5,377 per year lower than the U.S. median.

26% of income


Household bills account for 26% of annual household income of \$77,422 in Kansas.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,424	\$17,084	39%
Rent	\$1,047	\$12,564	31%
Auto Loan	\$469	\$5,631	54%
Cable & Satellite	\$116	\$1,395	66%
Electric	\$110	\$1,320	90%
Gas	\$93	\$1,110	76%
Mobile Phone	\$83	\$1,001	88%
Water & Sewer	\$77	\$922	79%
Alarm & Security	\$73	\$879	6%
Health Insurance	\$70	\$840	63%
Auto Insurance	\$63	\$752	82%
Waste & Recycling	\$60	\$720	53%
Life Insurance	\$44	\$528	19%

Kentucky Cost of Living

Kentucky



Cost of Bills Index (COBI) ⓘ

78

↓ **22% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$1,624 per month

The median monthly bill payment for Households in Kentucky is \$1,624 per month, or \$19,488 per year.

#45 most expensive

Kentucky is the #45 most expensive state in the nation for household bills.

\$5,653 per year lower

Kentucky household bills are \$5,653 per year lower than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$64,878 in Kentucky.

All Services Bill Statistics

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,180	\$14,160	39%
	Rent	\$954	\$11,448	29%
	Auto Loan	\$450	\$5,400	56%
	Auto Insurance	\$140	\$1,677	84%
	Electric	\$130	\$1,556	92%
	Mobile Phone	\$125	\$1,497	89%
	Cable & Satellite	\$101	\$1,206	80%
	Health Insurance	\$80	\$960	70%
	Gas	\$71	\$849	59%
	Alarm & Security	\$71	\$849	11%
	Waste & Recycling	\$65	\$780	59%
	Water & Sewer	\$61	\$727	85%
	Life Insurance	\$50	\$597	20%

Louisiana Cost of Living

Louisiana

Cost of Bills Index (COBI) ⓘ

81

↓ 19% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,694 per month

The median monthly bill payment for Households in Louisiana is \$1,694 per month, or \$20,328 per year.

#37 most expensive

Louisiana is the #37 most expensive state in the nation for household bills.

\$4,813 per year lower

Louisiana household bills are \$4,813 per year lower than the U.S. median.

33% of income


Household bills account for 33% of annual household income of \$62,537 in Louisiana.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,336	\$16,029	35%
Rent	\$1,051	\$12,612	29%
Auto Loan	\$500	\$6,000	64%
Electric	\$150	\$1,794	91%
Cable & Satellite	\$133	\$1,596	82%
Health Insurance	\$101	\$1,209	66%
Mobile Phone	\$100	\$1,200	89%
Auto Insurance	\$75	\$900	82%
Waste & Recycling	\$75	\$900	53%
Alarm & Security	\$66	\$788	13%
Water & Sewer	\$63	\$756	84%
Life Insurance	\$52	\$629	22%
Gas	\$43	\$512	58%

Maine Cost of Living

Maine



Cost of Bills Index (COBI) ⓘ

89

↓ **11% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$1,864 per month

The median monthly bill payment for Households in Maine is \$1,864 per month, or \$22,368 per year.

#26 most expensive

Maine is the #26 most expensive state in the nation for household bills.

\$2,773 per year lower

Maine household bills are \$2,773 per year lower than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$74,829 in Maine.

All Services Bill Statistics

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,364	\$16,367	44%
	Rent	\$1,139	\$13,668	24%
	Auto Loan	\$460	\$5,520	65%
	Health Insurance	\$161	\$1,932	68%
	Cable & Satellite	\$135	\$1,624	77%
	Electric	\$129	\$1,552	91%
	Auto Insurance	\$129	\$1,551	80%
	Water & Sewer	\$116	\$1,396	61%
	Mobile Phone	\$105	\$1,260	86%
	Gas	\$98	\$1,180	50%
	Alarm & Security	\$78	\$934	11%
	Waste & Recycling	\$75	\$900	43%
	Life Insurance	\$56	\$675	21%

Maryland Cost of Living

Maryland



Cost of Bills Index (COBI) ⓘ

↑ 22% above national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,544 per month

The median monthly bill payment for Households in Maryland is \$2,544 per month, or \$30,528 per year.

#5 most expensive

Maryland is the #5 most expensive state in the nation for household bills.

\$5,387 per year higher

Maryland household bills are \$5,387 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$107,081 in Maryland.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,889	\$22,672	48%
Rent	\$1,668	\$20,016	31%
Auto Loan	\$500	\$6,000	65%
Water & Sewer	\$244	\$2,924	66%
Electric	\$153	\$1,836	89%
Waste & Recycling	\$138	\$1,654	43%
Auto Insurance	\$127	\$1,524	84%
Cable & Satellite	\$120	\$1,440	60%
Mobile Phone	\$117	\$1,404	87%
Gas	\$85	\$1,020	67%
Health Insurance	\$85	\$1,015	71%
Alarm & Security	\$80	\$960	18%
Life Insurance	\$69	\$828	22%

Massachusetts Cost of Living

Massachusetts



Cost of Bills Index (COBI) ⓘ

↑ 28% above national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,668 per month

The median monthly bill payment for Households in Massachusetts is \$2,668 per month, or \$32,016 per

#3 most expensive

Massachusetts is the #3 most expensive state in the nation for household bills.

\$6,875 per year higher

Massachusetts household bills are \$6,875 per year higher than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$108,372 in Massachusetts.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,346	\$28,147	42%
Rent	\$1,783	\$21,396	36%
Auto Loan	\$498	\$5,978	63%
Auto Insurance	\$170	\$2,041	80%
Electric	\$140	\$1,680	87%
Cable & Satellite	\$135	\$1,623	67%
Water & Sewer	\$128	\$1,534	57%
Gas	\$127	\$1,519	69%
Waste & Recycling	\$110	\$1,320	39%
Mobile Phone	\$105	\$1,262	87%
Life Insurance	\$80	\$960	18%
Health Insurance	\$77	\$928	77%
Alarm & Security	\$72	\$858	14%

Michigan Cost of Living

Michigan

Cost of Bills Index (COBI) ⓘ

85

↓ **15% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,771 per month

The median monthly bill payment for Households in Michigan is \$1,771 per month, or \$21,252 per year.

#31 most expensive

Michigan is the #31 most expensive state in the nation for household bills.

\$3,889 per year lower

Michigan household bills are \$3,889 per year lower than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$75,245 in Michigan.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,290	\$15,474	43%
Rent	\$1,103	\$13,236	26%
Auto Loan	\$440	\$5,280	64%
Auto Insurance	\$152	\$1,829	77%
Cable & Satellite	\$126	\$1,512	78%
Electric	\$118	\$1,414	92%
Mobile Phone	\$103	\$1,236	90%
Water & Sewer	\$100	\$1,200	63%
Gas	\$88	\$1,052	82%
Alarm & Security	\$76	\$917	12%
Waste & Recycling	\$75	\$900	51%
Health Insurance	\$61	\$736	71%
Life Insurance	\$61	\$732	17%

Minnesota Cost of Living

Minnesota

Cost of Bills Index (COBI) ⓘ

↓ **3% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,033 per month

The median monthly bill payment for Households in Minnesota is \$2,033 per month, or \$24,396 per year.

#20 most expensive

Minnesota is the #20 most expensive state in the nation for household bills.

\$745 per year lower

Minnesota household bills are \$745 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$91,252 in Minnesota.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,624	\$19,484	47%
Rent	\$1,263	\$15,156	26%
Auto Loan	\$478	\$5,736	62%
Water & Sewer	\$126	\$1,516	59%
Cable & Satellite	\$121	\$1,454	68%
Health Insurance	\$115	\$1,378	70%
Mobile Phone	\$101	\$1,208	88%
Auto Insurance	\$100	\$1,200	81%
Electric	\$100	\$1,200	89%
Alarm & Security	\$93	\$1,119	9%
Gas	\$90	\$1,080	72%
Waste & Recycling	\$86	\$1,033	61%
Life Insurance	\$68	\$819	18%

Mississippi Cost of Living

Mississippi

Cost of Bills Index (COBI) ⓘ

74

↓ **26% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,547 per month

The median monthly bill payment for Households in Mississippi is \$1,547 per month, or \$18,564 per year.

#49 most expensive

Mississippi is the #49 most expensive state in the nation for household bills.

\$6,577 per year lower

Mississippi household bills are \$6,577 per year lower than the U.S. median.

33% of income

Household bills account for 33% of annual household income of \$56,799 in Mississippi.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,107	\$13,285	35%
Rent	\$945	\$11,340	27%
Auto Loan	\$500	\$5,994	66%
Cable & Satellite	\$142	\$1,704	80%
Electric	\$138	\$1,655	94%
Auto Insurance	\$106	\$1,272	77%
Mobile Phone	\$100	\$1,200	89%
Alarm & Security	\$84	\$1,010	13%
Water & Sewer	\$65	\$780	77%
Gas	\$65	\$780	58%
Health Insurance	\$56	\$677	67%
Life Insurance	\$50	\$600	21%
Waste & Recycling	\$44	\$524	55%

Missouri Cost of Living

Missouri



Cost of Bills Index (COBI) ⓘ

↓ 19% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,687 per month

The median monthly bill payment for Households in Missouri is \$1,687 per month, or \$20,244 per year.

#38 most expensive

Missouri is the #38 most expensive state in the nation for household bills.

\$4,897 per year lower

Missouri household bills are \$4,897 per year lower than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$72,962 in Missouri.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,279	\$15,349	41%
Rent	\$1,023	\$12,276	30%
Auto Loan	\$468	\$5,611	61%
Cable & Satellite	\$127	\$1,529	75%
Electric	\$119	\$1,427	87%
Auto Insurance	\$100	\$1,200	81%
Mobile Phone	\$86	\$1,034	89%
Alarm & Security	\$84	\$1,007	10%
Gas	\$80	\$960	70%
Waste & Recycling	\$73	\$874	57%
Water & Sewer	\$70	\$840	76%
Health Insurance	\$70	\$838	63%
Life Insurance	\$50	\$594	20%

Montana Cost of Living

Montana

Cost of Bills Index (COBI) ⓘ

83

↓ **17% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,727 per month

The median monthly bill payment for Households in Montana is \$1,727 per month, or \$20,724 per year.

#35 most expensive

Montana is the #35 most expensive state in the nation for household bills.

\$4,417 per year lower

Montana household bills are \$4,417 per year lower than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$71,086 in Montana.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,476	\$17,709	38%
Rent	\$1,071	\$12,852	28%
Auto Loan	\$457	\$5,479	65%
Mobile Phone	\$133	\$1,591	86%
Cable & Satellite	\$117	\$1,409	71%
Auto Insurance	\$110	\$1,320	78%
Water & Sewer	\$100	\$1,200	68%
Electric	\$100	\$1,200	91%
Gas	\$90	\$1,083	68%
Alarm & Security	\$78	\$934	9%
Life Insurance	\$75	\$901	19%
Health Insurance	\$63	\$752	58%
Waste & Recycling	\$43	\$512	48%

Nebraska Cost of Living

Nebraska

Cost of Bills Index (COBI) ⓘ

87

↓ 13% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,809 per month

The median monthly bill payment for Households in Nebraska is \$1,809 per month, or \$21,708 per year.

#29 most expensive

Nebraska is the #29 most expensive state in the nation for household bills.

\$3,433 per year lower

Nebraska household bills are \$3,433 per year lower than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$78,233 in Nebraska.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,372	\$16,467	39%
Rent	\$1,040	\$12,480	32%
Auto Loan	\$452	\$5,428	60%
Cable & Satellite	\$155	\$1,863	72%
Water & Sewer	\$138	\$1,653	71%
Gas	\$120	\$1,440	66%
Mobile Phone	\$112	\$1,342	85%
Auto Insurance	\$100	\$1,200	79%
Electric	\$100	\$1,200	91%
Health Insurance	\$81	\$968	63%
Alarm & Security	\$78	\$934	8%
Life Insurance	\$71	\$850	19%
Waste & Recycling	\$66	\$792	55%

Nevada Cost of Living

Nevada



Cost of Bills Index (COBI) ⓘ

↑ 1% above national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,111 per month

The median monthly bill payment for Households in Nevada is \$2,111 per month, or \$25,332 per year.

#16 most expensive

Nevada is the #16 most expensive state in the nation for household bills.

\$191 per year higher

Nevada household bills are \$191 per year higher than the U.S. median.

32% of income

Household bills account for 32% of annual household income of \$78,925 in Nevada.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,671	\$20,050	39%
Rent	\$1,497	\$17,964	39%
Auto Loan	\$545	\$6,535	57%
Cable & Satellite	\$114	\$1,370	77%
Auto Insurance	\$110	\$1,324	77%
Electric	\$100	\$1,200	92%
Mobile Phone	\$94	\$1,129	89%
Water & Sewer	\$87	\$1,046	73%
Health Insurance	\$77	\$928	52%
Alarm & Security	\$73	\$875	11%
Waste & Recycling	\$60	\$720	69%
Life Insurance	\$54	\$648	17%
Gas	\$50	\$600	83%

New Hampshire Cost of Living

New Hampshire

Cost of Bills Index (COBI) ⓘ

↑ **11% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,321 per month

The median monthly bill payment for Households in New Hampshire is \$2,321 per month, or \$27,852 per

#10 most expensive

New Hampshire is the #10 most expensive state in the nation for household bills.

\$2,711 per year higher

New Hampshire household bills are \$2,711 per year higher than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$99,127 in New Hampshire.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,001	\$24,013	46%
Rent	\$1,445	\$17,340	26%
Auto Loan	\$470	\$5,640	64%
Auto Insurance	\$236	\$2,828	80%
Electric	\$135	\$1,623	88%
Water & Sewer	\$131	\$1,566	60%
Cable & Satellite	\$117	\$1,403	76%
Health Insurance	\$98	\$1,172	63%
Gas	\$87	\$1,045	52%
Waste & Recycling	\$85	\$1,023	44%
Mobile Phone	\$84	\$1,006	87%
Alarm & Security	\$78	\$934	12%
Life Insurance	\$57	\$688	19%

New Jersey Cost of Living

New Jersey

Cost of Bills Index (COBI) ⓘ

↑ **27% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,647 per month

The median monthly bill payment for Households in New Jersey is \$2,647 per month, or \$31,764 per year.

#4 most expensive

New Jersey is the #4 most expensive state in the nation for household bills.

\$6,623 per year higher

New Jersey household bills are \$6,623 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$108,982 in New Jersey.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,511	\$30,135	41%
Rent	\$1,703	\$20,436	35%
Auto Loan	\$500	\$6,000	67%
Auto Insurance	\$157	\$1,884	82%
Electric	\$135	\$1,620	89%
Cable & Satellite	\$120	\$1,440	64%
Waste & Recycling	\$116	\$1,392	40%
Gas	\$110	\$1,317	79%
Water & Sewer	\$100	\$1,200	66%
Mobile Phone	\$100	\$1,200	88%
Alarm & Security	\$81	\$968	16%
Health Insurance	\$67	\$804	71%
Life Insurance	\$67	\$801	22%

New Mexico Cost of Living

New Mexico

Cost of Bills Index (COBI) ⓘ

78

↓ 22% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,630 per month

The median monthly bill payment for Households in New Mexico is \$1,630 per month, or \$19,560 per year.

#44 most expensive

New Mexico is the #44 most expensive state in the nation for household bills.

\$5,581 per year lower

New Mexico household bills are \$5,581 per year lower than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$64,715 in New Mexico.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,327	\$15,920	36%
Rent	\$1,047	\$12,564	28%
Auto Loan	\$500	\$6,000	62%
Cable & Satellite	\$130	\$1,555	71%
Auto Insurance	\$113	\$1,356	79%
Electric	\$100	\$1,200	95%
Alarm & Security	\$89	\$1,067	9%
Mobile Phone	\$86	\$1,036	88%
Water & Sewer	\$81	\$976	75%
Health Insurance	\$75	\$900	67%
Waste & Recycling	\$67	\$802	53%
Life Insurance	\$61	\$735	17%
Gas	\$50	\$600	65%

New York Cost of Living

New York

Cost of Bills Index (COBI) ⓘ

↑ **17% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,450 per month

The median monthly bill payment for Households in New York is \$2,450 per month, or \$29,400 per year.

#7 most expensive

New York is the #7 most expensive state in the nation for household bills.

\$4,259 per year higher

New York household bills are \$4,259 per year higher than the U.S. median.

32% of income

Household bills account for 32% of annual household income of \$92,728 in New York.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,285	\$27,424	32%
Rent	\$1,712	\$20,544	44%
Auto Loan	\$499	\$5,991	67%
Auto Insurance	\$138	\$1,659	78%
Electric	\$136	\$1,634	87%
Alarm & Security	\$125	\$1,495	10%
Cable & Satellite	\$120	\$1,440	68%
Water & Sewer	\$105	\$1,254	60%
Gas	\$102	\$1,224	72%
Mobile Phone	\$100	\$1,200	87%
Waste & Recycling	\$99	\$1,188	44%
Life Insurance	\$66	\$796	23%
Health Insurance	\$60	\$720	68%

North Carolina Cost of Living

North Carolina

Cost of Bills Index (COBI) ⓘ

94

↓ 6% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,968 per month

The median monthly bill payment for Households in North Carolina is \$1,968 per month, or \$23,616 per

#25 most expensive

North Carolina is the #25 most expensive state in the nation for household bills.

\$1,525 per year lower

North Carolina household bills are \$1,525 per year lower than the U.S. median.

32% of income

Household bills account for 32% of annual household income of \$73,592 in North Carolina.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,321	\$15,857	41%
Rent	\$1,187	\$14,244	31%
Auto Loan	\$490	\$5,876	66%
Health Insurance	\$239	\$2,872	67%
Electric	\$142	\$1,706	87%
Cable & Satellite	\$137	\$1,644	78%
Auto Insurance	\$125	\$1,505	81%
Mobile Phone	\$99	\$1,188	87%
Gas	\$90	\$1,075	56%
Waste & Recycling	\$80	\$954	47%
Alarm & Security	\$72	\$865	11%
Water & Sewer	\$71	\$850	68%
Life Insurance	\$60	\$720	22%

North Dakota Cost of Living

North Dakota

Cost of Bills Index (COBI) ⓘ

78

↓ 22% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,631 per month

The median monthly bill payment for Households in North Dakota is \$1,631 per month, or \$19,572 per year.

#43 most expensive

North Dakota is the #43 most expensive state in the nation for household bills.

\$5,569 per year lower

North Dakota household bills are \$5,569 per year lower than the U.S. median.

25% of income


Household bills account for 25% of annual household income of \$76,962 in North Dakota.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,450	\$17,399	33%
Rent	\$936	\$11,232	35%
Auto Loan	\$442	\$5,299	61%
Auto Insurance	\$112	\$1,343	78%
Electric	\$100	\$1,200	84%
Water & Sewer	\$100	\$1,200	69%
Mobile Phone	\$95	\$1,140	86%
Cable & Satellite	\$95	\$1,139	70%
Gas	\$82	\$985	66%
Waste & Recycling	\$79	\$942	47%
Alarm & Security	\$72	\$869	12%
Health Insurance	\$72	\$859	66%
Life Insurance	\$68	\$810	20%

Ohio Cost of Living

Ohio



Cost of Bills Index (COBI) ⓘ

82

↓ **18% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$1,717 per month

The median monthly bill payment for Households in Ohio is \$1,717 per month, or \$20,604 per year.

#36 most expensive

Ohio is the #36 most expensive state in the nation for household bills.

\$4,537 per year lower

Ohio household bills are \$4,537 per year lower than the U.S. median.

28% of income

Household bills account for 28% of annual household income of \$73,149 in Ohio.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,267	\$15,207	41%
Rent	\$1,017	\$12,204	31%
Auto Loan	\$412	\$4,944	61%
Cable & Satellite	\$125	\$1,500	76%
Auto Insurance	\$124	\$1,491	80%
Electric	\$103	\$1,233	93%
Mobile Phone	\$100	\$1,200	86%
Gas	\$95	\$1,140	79%
Health Insurance	\$91	\$1,094	60%
Water & Sewer	\$84	\$1,008	76%
Waste & Recycling	\$73	\$877	61%
Alarm & Security	\$66	\$793	8%
Life Insurance	\$65	\$774	18%

Oklahoma Cost of Living

Oklahoma

Cost of Bills Index (COBI) ⓘ

↓ **23% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,605 per month

The median monthly bill payment for Households in Oklahoma is \$1,605 per month, or \$19,260 per year.

#46 most expensive

Oklahoma is the #46 most expensive state in the nation for household bills.

\$5,881 per year lower

Oklahoma household bills are \$5,881 per year lower than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$66,407 in Oklahoma.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,206	\$14,476	36%
Rent	\$998	\$11,976	32%
Auto Loan	\$468	\$5,616	61%
Electric	\$141	\$1,692	90%
Cable & Satellite	\$130	\$1,560	78%
Auto Insurance	\$98	\$1,170	79%
Mobile Phone	\$95	\$1,137	88%
Water & Sewer	\$89	\$1,065	69%
Alarm & Security	\$81	\$977	8%
Gas	\$78	\$935	76%
Health Insurance	\$77	\$924	60%
Life Insurance	\$37	\$443	14%
Waste & Recycling	\$23	\$276	50%

Oregon Cost of Living

Oregon



Cost of Bills Index (COBI) ⓘ

↑ 2% above national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,133 per month

The median monthly bill payment for Households in Oregon is \$2,133 per month, or \$25,596 per year.

#14 most expensive

Oregon is the #14 most expensive state in the nation for household bills.

\$455 per year higher

Oregon household bills are \$455 per year higher than the U.S. median.

31% of income

Household bills account for 31% of annual household income of \$83,403 in Oregon.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,864	\$22,370	41%
Rent	\$1,456	\$17,472	35%
Auto Loan	\$429	\$5,146	56%
Cable & Satellite	\$125	\$1,500	71%
Electric	\$120	\$1,438	93%
Health Insurance	\$110	\$1,320	65%
Mobile Phone	\$95	\$1,136	87%
Auto Insurance	\$91	\$1,096	81%
Water & Sewer	\$90	\$1,080	68%
Alarm & Security	\$83	\$999	12%
Life Insurance	\$76	\$914	20%
Gas	\$70	\$840	59%
Waste & Recycling	\$70	\$840	69%

Pennsylvania Cost of Living

Pennsylvania

Cost of Bills Index (COBI) ⓘ

↓ **13% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,816 per month

The median monthly bill payment for Households in Pennsylvania is \$1,816 per month, or \$21,792 per year.

#28 most expensive

Pennsylvania is the #28 most expensive state in the nation for household bills.

\$3,349 per year lower

Pennsylvania household bills are \$3,349 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$80,878 in Pennsylvania.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,511	\$18,129	41%
Rent	\$1,209	\$14,508	29%
Auto Loan	\$400	\$4,800	60%
Cable & Satellite	\$120	\$1,443	68%
Electric	\$117	\$1,407	92%
Auto Insurance	\$105	\$1,260	79%
Gas	\$95	\$1,140	74%
Waste & Recycling	\$94	\$1,125	54%
Mobile Phone	\$91	\$1,088	85%
Water & Sewer	\$90	\$1,080	75%
Alarm & Security	\$84	\$1,004	14%
Health Insurance	\$80	\$960	66%
Life Insurance	\$50	\$600	18%

Rhode Island Cost of Living

Rhode Island

Cost of Bills Index (COBI) ⓘ

↑ **10% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,290 per month

The median monthly bill payment for Households in Rhode Island is \$2,290 per month, or \$27,480 per year.

#11 most expensive

Rhode Island is the #11 most expensive state in the nation for household bills.

\$2,339 per year higher

Rhode Island household bills are \$2,339 per year higher than the U.S. median.

31% of income


Household bills account for 31% of annual household income of \$89,064 in Rhode Island.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,871	\$22,452	42%
Rent	\$1,301	\$15,612	35%
Auto Loan	\$447	\$5,364	64%
Cable & Satellite	\$162	\$1,949	62%
Auto Insurance	\$153	\$1,830	80%
Electric	\$150	\$1,800	90%
Health Insurance	\$137	\$1,644	66%
Gas	\$130	\$1,560	70%
Water & Sewer	\$100	\$1,200	71%
Mobile Phone	\$97	\$1,164	87%
Waste & Recycling	\$81	\$972	47%
Life Insurance	\$78	\$936	23%
Alarm & Security	\$78	\$934	12%

South Carolina Cost of Living

South Carolina



Cost of Bills Index (COBI) ⓘ

86

↓ 14% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,788 per month

The median monthly bill payment for Households in South Carolina is \$1,788 per month, or \$21,456 per

#30 most expensive

South Carolina is the #30 most expensive state in the nation for household bills.

\$3,685 per year lower

South Carolina household bills are \$3,685 per year lower than the U.S. median.

31% of income

Household bills account for 31% of annual household income of \$69,335 in South Carolina.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,271	\$15,251	41%
Rent	\$1,167	\$14,004	26%
Auto Loan	\$452	\$5,424	63%
Auto Insurance	\$170	\$2,040	87%
Cable & Satellite	\$159	\$1,909	80%
Electric	\$140	\$1,678	90%
Mobile Phone	\$90	\$1,080	88%
Gas	\$75	\$900	58%
Waste & Recycling	\$75	\$900	48%
Alarm & Security	\$75	\$900	12%
Health Insurance	\$60	\$720	67%
Water & Sewer	\$56	\$675	79%
Life Insurance	\$55	\$657	22%

South Dakota Cost of Living

South Dakota

Cost of Bills Index (COBI) ⓘ

78

↓ 22% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,640 per month

The median monthly bill payment for Households in South Dakota is \$1,640 per month, or \$19,680 per year.

#42 most expensive

South Dakota is the #42 most expensive state in the nation for household bills.

\$5,461 per year lower

South Dakota household bills are \$5,461 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$73,254 in South Dakota.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,394	\$16,723	38%
Rent	\$916	\$10,992	29%
Auto Loan	\$522	\$6,259	62%
Auto Insurance	\$105	\$1,260	77%
Cable & Satellite	\$103	\$1,239	76%
Mobile Phone	\$89	\$1,072	89%
Water & Sewer	\$86	\$1,029	70%
Electric	\$85	\$1,014	92%
Health Insurance	\$80	\$960	66%
Alarm & Security	\$78	\$934	13%
Gas	\$70	\$842	70%
Life Insurance	\$66	\$794	20%
Waste & Recycling	\$57	\$683	51%

Tennessee Cost of Living

Tennessee

Cost of Bills Index (COBI) ⓘ

84

↓ **16% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,747 per month

The median monthly bill payment for Households in Tennessee is \$1,747 per month, or \$20,964 per year.

#33 most expensive

Tennessee is the #33 most expensive state in the nation for household bills.

\$4,177 per year lower

Tennessee household bills are \$4,177 per year lower than the U.S. median.

30% of income


Household bills account for 30% of annual household income of \$70,757 in Tennessee.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,316	\$15,796	39%
Rent	\$1,164	\$13,968	31%
Auto Loan	\$500	\$6,000	60%
Cable & Satellite	\$157	\$1,887	76%
Electric	\$145	\$1,742	88%
Auto Insurance	\$131	\$1,576	77%
Mobile Phone	\$82	\$989	89%
Alarm & Security	\$78	\$939	14%
Gas	\$65	\$780	50%
Waste & Recycling	\$60	\$720	45%
Life Insurance	\$59	\$708	21%
Water & Sewer	\$58	\$690	77%
Health Insurance	\$45	\$541	69%

Texas Cost of Living

Texas



Cost of Bills Index (COBI) ⓘ

↑ **1% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$2,114 per month

The median monthly bill payment for Households in Texas is \$2,114 per month, or \$25,368 per year.

#15 most expensive

Texas is the #15 most expensive state in the nation for household bills.

\$227 per year higher

Texas household bills are \$227 per year higher than the U.S. median.

31% of income

Household bills account for 31% of annual household income of \$81,943 in Texas.

All Services Bill Statistics

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,833	\$21,993	35%
	Rent	\$1,367	\$16,404	36%
	Auto Loan	\$530	\$6,361	65%
	Auto Insurance	\$131	\$1,577	81%
	Cable & Satellite	\$130	\$1,565	79%
	Electric	\$123	\$1,476	88%
	Mobile Phone	\$102	\$1,224	91%
	Water & Sewer	\$95	\$1,138	75%
	Waste & Recycling	\$90	\$1,078	53%
	Alarm & Security	\$76	\$910	13%
	Health Insurance	\$70	\$840	67%
	Gas	\$63	\$761	61%
	Life Insurance	\$57	\$684	18%

Utah Cost of Living

Utah

Cost of Bills Index (COBI) ⓘ

↑ **0% Equal national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$2,100 per month

The median monthly bill payment for Households in Utah is \$2,100 per month, or \$25,200 per year.

#18 most expensive

Utah is the #18 most expensive state in the nation for household bills.

\$59 per year higher

Utah household bills are \$59 per year higher than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$93,894 in Utah.

All Services Bill Statistics

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,712	\$20,544	49%
	Rent	\$1,414	\$16,968	28%
	Auto Loan	\$507	\$6,089	64%
	Auto Insurance	\$140	\$1,680	77%
	Cable & Satellite	\$115	\$1,384	61%
	Mobile Phone	\$102	\$1,219	85%
	Electric	\$100	\$1,200	87%
	Health Insurance	\$98	\$1,176	49%
	Alarm & Security	\$98	\$1,175	10%
	Water & Sewer	\$90	\$1,080	67%
	Gas	\$70	\$840	86%
	Waste & Recycling	\$68	\$817	47%
	Life Insurance	\$62	\$739	16%

Vermont Cost of Living

Vermont



Cost of Bills Index (COBI) ⓘ

↓ 3% below national median

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,020 per month

The median monthly bill payment for Households in Vermont is \$2,020 per month, or \$24,240 per year.

#22 most expensive

Vermont is the #22 most expensive state in the nation for household bills.

\$901 per year lower

Vermont household bills are \$901 per year lower than the U.S. median.

30% of income

Household bills account for 30% of annual household income of \$80,046 in Vermont.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,502	\$18,021	44%
Rent	\$1,261	\$15,132	26%
Auto Loan	\$458	\$5,497	67%
Water & Sewer	\$168	\$2,017	63%
Electric	\$165	\$1,981	89%
Cable & Satellite	\$159	\$1,909	72%
Auto Insurance	\$120	\$1,434	83%
Mobile Phone	\$108	\$1,300	88%
Gas	\$87	\$1,045	56%
Waste & Recycling	\$80	\$963	49%
Health Insurance	\$80	\$954	72%
Alarm & Security	\$78	\$934	11%
Life Insurance	\$60	\$718	19%

Virginia Cost of Living

Virginia



Cost of Bills Index (COBI) ⓘ

↑ **8% above national median**

Household bills expense per month including housing.

- Exclude Mortgage & Rent Costs
- Adjust for Income

\$2,258 per month

The median monthly bill payment for Households in Virginia is \$2,258 per month, or \$27,096 per year.

#12 most expensive

Virginia is the #12 most expensive state in the nation for household bills.

\$1,955 per year higher

Virginia household bills are \$1,955 per year higher than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$99,208 in Virginia.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,884	\$22,612	45%
Rent	\$1,564	\$18,768	31%
Auto Loan	\$451	\$5,407	63%
Electric	\$149	\$1,785	92%
Auto Insurance	\$144	\$1,723	82%
Cable & Satellite	\$140	\$1,680	62%
Water & Sewer	\$95	\$1,141	72%
Mobile Phone	\$89	\$1,068	87%
Gas	\$78	\$935	61%
Health Insurance	\$75	\$900	69%
Waste & Recycling	\$70	\$840	53%
Alarm & Security	\$68	\$816	13%
Life Insurance	\$53	\$631	20%

Washington Cost of Living

Washington

Cost of Bills Index (COBI) ⓘ

↑ **18% above national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$2,463 per month

The median monthly bill payment for Households in Washington is \$2,463 per month, or \$29,556 per year.

#6 most expensive

Washington is the #6 most expensive state in the nation for household bills.

\$4,415 per year higher

Washington household bills are \$4,415 per year higher than the U.S. median.

29% of income

Household bills account for 29% of annual household income of \$100,779 in Washington.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$2,083	\$24,994	43%
Rent	\$1,704	\$20,448	35%
Auto Loan	\$500	\$6,000	53%
Water & Sewer	\$152	\$1,826	72%
Electric	\$130	\$1,560	92%
Auto Insurance	\$130	\$1,560	80%
Cable & Satellite	\$123	\$1,473	64%
Health Insurance	\$110	\$1,323	65%
Mobile Phone	\$106	\$1,267	87%
Gas	\$100	\$1,200	52%
Alarm & Security	\$87	\$1,046	13%
Waste & Recycling	\$86	\$1,030	75%
Life Insurance	\$65	\$780	21%

West Virginia Cost of Living

West Virginia

Cost of Bills Index (COBI) ⓘ

53

↓ 47% below national median

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,116 per month

The median monthly bill payment for Households in West Virginia is \$1,116 per month, or \$13,392 per year.

#50 most expensive

West Virginia is the #50 most expensive state in the nation for household bills.

\$11,749 per year lower

West Virginia household bills are \$11,749 per year lower than the U.S. median.

22% of income

Household bills account for 22% of annual household income of \$59,859 in West Virginia.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,024	\$12,285	34%
Rent	\$870	\$10,440	22%
Auto Loan	\$140	\$1,685	58%
Electric	\$113	\$1,356	94%
Cable & Satellite	\$100	\$1,200	72%
Alarm & Security	\$89	\$1,067	15%
Mobile Phone	\$87	\$1,046	79%
Auto Insurance	\$74	\$884	75%
Gas	\$73	\$879	92%
Health Insurance	\$71	\$854	42%
Water & Sewer	\$60	\$720	87%
Life Insurance	\$54	\$648	15%
Waste & Recycling	\$44	\$528	64%

Wisconsin Cost of Living

Wisconsin

Cost of Bills Index (COBI) ⓘ

↓ **12% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs

Adjust for Income

\$1,843 per month

The median monthly bill payment for Households in Wisconsin is \$1,843 per month, or \$22,116 per year.

#27 most expensive

Wisconsin is the #27 most expensive state in the nation for household bills.

\$3,025 per year lower

Wisconsin household bills are \$3,025 per year lower than the U.S. median.

28% of income


Household bills account for 28% of annual household income of \$77,970 in Wisconsin.

All Services Bill Statistics

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
Mortgage	\$1,316	\$15,792	42%
Rent	\$1,065	\$12,780	31%
Auto Loan	\$450	\$5,400	63%
Water & Sewer	\$144	\$1,728	66%
Cable & Satellite	\$142	\$1,701	76%
Auto Insurance	\$137	\$1,643	80%
Electric	\$124	\$1,488	91%
Waste & Recycling	\$106	\$1,270	46%
Gas	\$100	\$1,200	75%
Alarm & Security	\$80	\$960	7%
Mobile Phone	\$77	\$924	86%
Life Insurance	\$75	\$900	21%
Health Insurance	\$75	\$900	66%

Wyoming Cost of Living

Wyoming



Cost of Bills Index (COBI) ⓘ

84

↓ **16% below national median**

Household bills expense per month including housing.

Exclude Mortgage & Rent Costs
 Adjust for Income

\$1,755 per month

The median monthly bill payment for Households in Wyoming is \$1,755 per month, or \$21,060 per year.

#32 most expensive

Wyoming is the #32 most expensive state in the nation for household bills.

\$4,081 per year lower

Wyoming household bills are \$4,081 per year lower than the U.S. median.

27% of income

Household bills account for 27% of annual household income of \$76,594 in Wyoming.

All Services Bill Statistics

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,411	\$16,936	41%
	Rent	\$1,004	\$12,048	26%
	Auto Loan	\$456	\$5,477	63%
	Health Insurance	\$130	\$1,555	65%
	Cable & Satellite	\$122	\$1,469	73%
	Electric	\$121	\$1,447	88%
	Auto Insurance	\$100	\$1,200	83%
	Mobile Phone	\$100	\$1,200	86%
	Water & Sewer	\$98	\$1,176	68%
	Gas	\$87	\$1,045	71%
	Alarm & Security	\$78	\$934	13%
	Waste & Recycling	\$74	\$888	47%
	Life Insurance	\$59	\$712	20%

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.

Powered by Actual Consumer Payment Data at National Scale

doxo's bill pay network enables all-in-one payments to more than 120,000 providers across 45+ service categories nationwide. Leveraging tens of millions of real bill payments across 97% of U.S. ZIP codes—and spanning all income brackets and regional demographics—the 2026 U.S. Household Bill Pay Report reflects what Americans are actually paying for their essential bills today.

Unlike traditional industry estimates, which often combine household bills with employer-paid expenses (such as health insurance and taxes) or include discretionary spending like credit card balances, doxoINSIGHTS isolates true consumer-paid, recurring household obligations. This approach delivers one of the most accurate and comprehensive views of bill payment behavior, category spend, and household penetration rates available in the market.

About doxoINSIGHTS

doxoINSIGHTS provides direct insight into The Bill Pay Economy™ by leveraging consumer surveys and doxo's unique aggregate bill pay data set, comprising actual bill payment activity to confirmed household service providers across the country. doxo data brings together the broadest available data set for analyzing actual household bill payment activity, pulling from over 10 million paying consumers across over 97% of U.S. zip codes. doxo's payment network covers over 120,000 billers in 45 different service categories and enables payments using bank accounts, credit cards or debit cards. This uniquely broad statistical foundation powers doxoINSIGHTS reports – uncovering key trends for household financial health and bill payment behavior.

About doxo

doxo delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers. For over 10M consumers, doxo's all-in-one bill pay makes it simple to organize and pay any bill on any device through a secure checkout. For billers, doxo's network-driven platform enables online and mobile payments with a ridiculously simple integration, radically lower costs, and game-changing features that are unavailable with legacy bill pay vendors. For fintech partners, doxo delivers financial innovations to consumers across 97% of US Zip Codes, paying from more than 5,000 financial institutions to over 120,000 billers in 45+ service categories. For employees, doxo is a creative, ever-learning team that is passionate about building fintech tools that dramatically improve the bill pay experience. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$5T of US Household spend. To learn more about America's leading bill pay network, visit doxo.com.