



doxoINSIGHTS

2026 U.S. Auto Market Size and Household Spending Report

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

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.

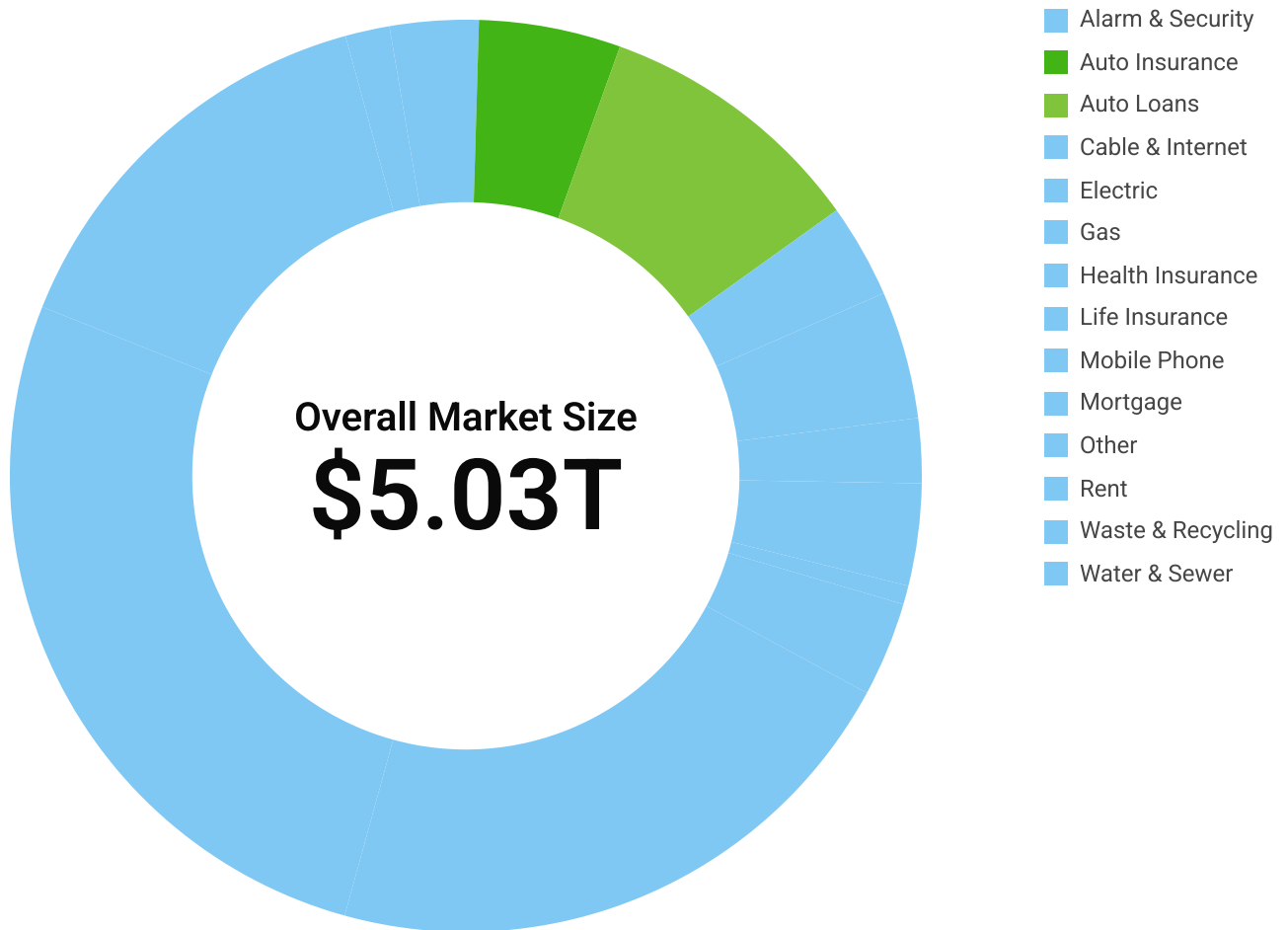
Overall Bill Pay Market Size (in billions)

In 2026 the Bill Pay Economy™ totals \$5.03 trillion, 27% of total consumer spending¹. Costing households an estimated \$39,468 per year (47% of income). This report focuses on the \$754 billion Auto categories.



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

Auto Insurance and Loan bills account for 14.7% of the \$5.03 trillion spent on household bills per year.



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 \$3.74T 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 \$3.74 trillion, \$2,098 per month, roughly 30% of annual income.

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

\$3.74T














Median Monthly Cost

\$2,098

Percent of Income

30%






Median Monthly & Annual Cost by Bill Category

* Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
 Mortgage	\$1,762	\$21,146	40%
 Rent	\$1,453	\$17,436	33%
 Auto Loan	\$485	\$5,820	62%
 Electric	\$127	\$1,521	90%
 Cable & Satellite	\$125	\$1,497	74%
 Auto Insurance	\$110	\$1,320	80%
 Mobile Phone	\$100	\$1,200	88%
 Water & Sewer	\$88	\$1,057	72%
 Health Insurance	\$85	\$1,020	66%
 Alarm & Security	\$79	\$948	13%
 Gas	\$75	\$900	67%
 Waste & Recycling	\$72	\$864	54%
 Life Insurance	\$60	\$720	20%






Monthly Median Bill

Auto Insurance & Loans Snapshot

Top 5 Most Expensive States to Own a Car

		Auto Insurance	Auto Loan	Monthly Total
New Hampshire		\$235	\$478	\$713
Massachusetts		\$171	\$500	\$671
Texas		\$131	\$538	\$669
California		\$130	\$538	\$668
Florida		\$166	\$500	\$666

Top 5 Least Expensive States to Own a Car

		Auto Insurance	Auto Loan	Monthly Total
Kansas		\$63	\$470	\$533
Oregon		\$94	\$429	\$523
Pennsylvania		\$105	\$400	\$505
Idaho		\$98	\$400	\$498
West Virginia		\$74	\$135	\$210

U.S. Market Size & Household Spend:

Auto Insurance & Loans

Total Auto Market Spend

\$754B

Median Monthly Bill Cost

\$595

Percent of Income

5.5%






Median Monthly Bill by State

State	Market Spend	Median Monthly Bill	State	Market Spend	Median Monthly Bill
New Hampshire	\$4.6B	\$713	Minnesota	\$13.0B	\$599
Massachusetts	\$18.7B	\$671	Rhode Island	\$2.8B	\$598
Texas	\$81.0B	\$669	Virginia	\$21.4B	\$594
California	\$94.6B	\$668	Kentucky	\$10B	\$594
Florida	\$67.8B	\$666	Wisconsin	\$16.3B	\$592
Delaware	\$2.5B	\$662	Michigan	\$27.1B	\$591
Nevada	\$7.1B	\$655	Maine	\$3.7B	\$589
Utah	\$7.7B	\$655	Vermont	\$1.7B	\$580
New Jersey	\$24.8B	\$654	Louisiana	\$9.6B	\$574
Maryland	\$15.7B	\$644	Oklahoma	\$8.6B	\$569
New York	\$50.4B	\$640	Alabama	\$11.5B	\$569
South Dakota	\$2.2B	\$638	Colorado	\$13.9B	\$568
Arizona	\$19.2B	\$637	Montana	\$2.5B	\$567
Alaska	\$2.0B	\$636	Missouri	\$14.4B	\$564
Tennessee	\$16.7B	\$635	Wyoming	\$1.3B	\$561
Georgia	\$26.9B	\$635	Indiana	\$14.8B	\$557
South Carolina	\$14.3B	\$629	Iowa	\$7.0B	\$556
Washington	\$17.0B	\$628	North Dakota	\$1.9B	\$555
Hawaii	\$4.0B	\$623	Nebraska	\$4.3B	\$552
North Carolina	\$26.5B	\$617	Ohio	\$27.0B	\$537
Arkansas	\$6.8B	\$617	Kansas	\$6.1B	\$533
New Mexico	\$4.8B	\$617	Oregon	\$9.7B	\$523
Mississippi	\$6.6B	\$607	Pennsylvania	\$26.2B	\$505
Illinois	\$28.6B	\$604	Idaho	\$3.9B	\$498
Connecticut	\$9.2B	\$600	West Virginia	\$2.0B	\$210






Monthly Median Bill

Auto Insurance & Loans Snapshot

Top 5 Most Expensive Cities to Own a Car

		Auto Insurance	Auto Loan	Monthly Total
San Jose		\$337	\$582	\$918
Birmingham		\$379	\$520	\$899
New York		\$324	\$561	\$886
Dallas		\$208	\$590	\$798
Jacksonville		\$283	\$500	\$783

Top 5 Least Expensive Cities to Own a Car

		Auto Insurance	Auto Loan	Monthly Total
Philadelphia		\$100	\$431	\$531
Sacramento		\$106	\$425	\$531
Dayton		\$116	\$385	\$501
El Paso		\$60	\$415	\$476
Pittsburgh		\$129	\$320	\$449

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

Total Auto Market Spend

\$754B

Median Monthly Bill Cost

\$595

Percent of Income

5.5%

Median Monthly Bill by Top 50 Cities

City	Market Spend	Median Monthly Bill	City	Market Spend	Median Monthly Bill
San Jose, CA	\$3.2B	\$918	Oklahoma City, OK	\$2.0B	\$658
Birmingham, AL	\$1.5B	\$899	Minneapolis, WI	\$3.0B	\$651
New York, NY	\$7.2B	\$886	Cincinnati, IN	\$2.4B	\$650
Dallas, TX	\$5.3B	\$798	Atlanta, GA	\$3.0B	\$643
Jacksonville, FL	\$3.2B	\$783	Kansas City, KS	\$1.5B	\$641
Austin, TX	\$5.6B	\$782	Orlando, FL	\$2.9B	\$637
Baltimore, MD	\$2.0B	\$752	Washington, DC	\$1.8B	\$632
San Antonio, TX	\$5.1B	\$746	Columbus, OH	\$2.6B	\$627
Fort Worth, TX	\$3.0B	\$740	Tucson, AZ	\$2.3B	\$624
Seattle, WA	\$3.0B	\$737	Tampa, FL	\$2.1B	\$624
Miami, FL	\$6.3B	\$737	Charlotte, SC	\$2.7B	\$623
Memphis, AR	\$1.8B	\$728	Milwaukee, WI	\$2.2B	\$607
San Francisco, CA	\$2.2B	\$723	Colorado Springs, CO	\$1.3B	\$585
Houston, TX	\$8.8B	\$717	Denver, CO	\$3.1B	\$584
Albuquerque, NM	\$1.8B	\$714	Portland, WA	\$2.4B	\$578
Boston, NH	\$404.3M	\$713	Rochester, NY	\$1.3B	\$575
Chicago, IN	\$7.2B	\$712	Saint Paul, WI	\$1.8B	\$570
Louisville, IN	\$2.3B	\$700	Saint Louis, IL	\$2.6B	\$553
Indianapolis, IN	\$2.6B	\$699	Detroit, MI	\$1.4B	\$546
Fort Lauderdale, FL	\$2.6B	\$695	Cleveland, OH	\$1.7B	\$544
Las Vegas, NV	\$3.8B	\$687	Philadelphia, MD	\$3.1B	\$531
Omaha, IA	\$1.6B	\$685	Sacramento, CA	\$1.4B	\$531
Los Angeles, CA	\$6.1B	\$685	Dayton, OH	\$1.2B	\$501
Phoenix, AZ	\$4.1B	\$678	El Paso, TX	\$1.3B	\$476
San Diego, CA	\$3.3B	\$669	Pittsburgh, PA	\$1.8B	\$449

Auto Insurance Bill Pay Market

Monthly Median Bill

Auto Insurance Snapshot

\$261B

Total Auto Insurance Market Size

\$1,320

Median Annual Cost Per U.S. Household

\$110

Median Monthly Household Bill

80%

Households with Auto Insurance

2%

Percent of Annual Income

New Hampshire

Massachusetts

South Carolina

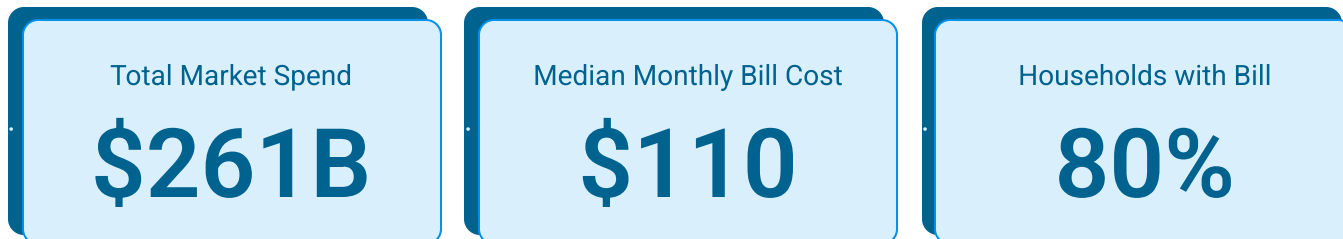
Florida

Delaware



Most Expensive States

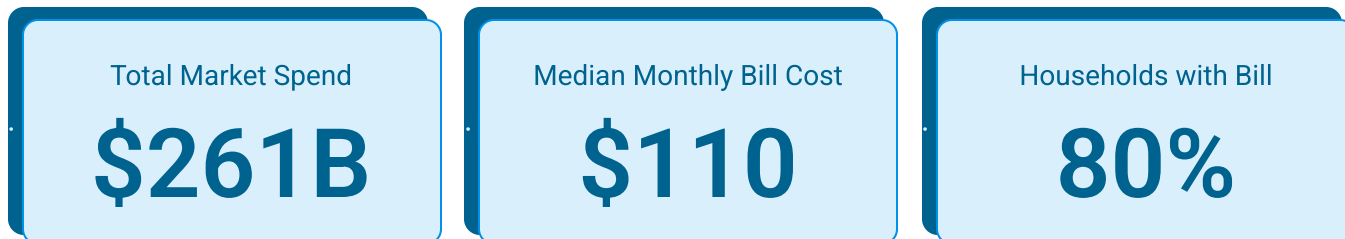
U.S. Market Size & Household Spend: Auto Insurance



Median Monthly Bill by State

State	Market Spend	Median Monthly Bill	State	Market Spend	Median Monthly Bill
New Hampshire	\$2.6B	\$235	Ohio	\$11.0B	\$124
Massachusetts	\$7.2B	\$171	Indiana	\$5.8B	\$123
South Carolina	\$6.8B	\$170	Vermont	\$562.1M	\$121
Florida	\$30.1B	\$166	Arkansas	\$2.1B	\$117
Delaware	\$996.3M	\$162	New Mexico	\$1.4B	\$117
Michigan	\$12.5B	\$156	South Dakota	\$708.3M	\$115
New Jersey	\$9.0B	\$154	North Dakota	\$713.6M	\$113
Connecticut	\$4.1B	\$150	Nevada	\$2.3B	\$111
Rhode Island	\$1.1B	\$149	Montana	\$817.0M	\$110
Utah	\$3.0B	\$146	Mississippi	\$2.0B	\$107
Maryland	\$6.0B	\$144	Iowa	\$2.2B	\$106
Virginia	\$8.8B	\$143	Pennsylvania	\$9.2B	\$105
Wisconsin	\$7.2B	\$142	Illinois	\$10.9B	\$104
New York	\$18.5B	\$140	Alabama	\$3.9B	\$100
Kentucky	\$4.2B	\$140	Colorado	\$5.2B	\$100
Alaska	\$678.6M	\$138	Oklahoma	\$2.7B	\$100
Arizona	\$8.4B	\$137	Wyoming	\$443.2M	\$100
Georgia	\$10.9B	\$135	Minnesota	\$4.3B	\$100
Tennessee	\$6.1B	\$135	Nebraska	\$1.7B	\$100
Texas	\$31.4B	\$131	Idaho	\$1.6B	\$98
Hawaii	\$2.0B	\$130	Missouri	\$5.2B	\$97
California	\$32.8B	\$130	Oregon	\$3.8B	\$94
Maine	\$1.4B	\$129	West Virginia	\$791.0M	\$74
Washington	\$6.6B	\$128	Louisiana	\$2.5B	\$74
North Carolina	\$9.3B	\$127	Kansas	\$2.3B	\$63

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



Median Monthly Bill by Top 50 Cities

City	Market Spend	Median Monthly Bill	City	Market Spend	Median Monthly Bill
Birmingham, AL	\$816.3M	\$379	Los Angeles, CA	\$2.0B	\$140
San Jose, CA	\$1.6B	\$337	Houston, TX	\$2.8B	\$139
New York, NY	\$3.9B	\$324	Minneapolis, WI	\$1.1B	\$137
Jacksonville, FL	\$1.6B	\$283	Denver, CO	\$1.4B	\$134
Baltimore, MD	\$893.5M	\$260	Columbus, OH	\$1.1B	\$133
Chicago, IN	\$3.7B	\$212	Pittsburgh, PA	\$789.3M	\$129
Louisville, IN	\$1.2B	\$208	Detroit, MI	\$517.0M	\$126
Dallas, TX	\$2.5B	\$208	Saint Paul, WI	\$586.7M	\$125
Indianapolis, IN	\$1.0B	\$205	Tucson, AZ	\$965.9M	\$124
Seattle, WA	\$1.5B	\$201	Kansas City, KS	\$678.6M	\$124
Austin, TX	\$3.0B	\$195	Dayton, OH	\$642.8M	\$116
Memphis, AR	\$574.6M	\$191	Cleveland, OH	\$657.2M	\$114
Fort Worth, TX	\$1.2B	\$187	Atlanta, GA	\$1.2B	\$114
Orlando, FL	\$1.2B	\$168	Oklahoma City, OK	\$786.4M	\$113
Miami, FL	\$2.6B	\$167	San Diego, CA	\$1.2B	\$112
Omaha, IA	\$676.4M	\$166	Portland, WA	\$995.8M	\$112
Washington, DC	\$785.2M	\$158	Las Vegas, NV	\$1.1B	\$109
San Francisco, CA	\$1.0B	\$158	Albuquerque, NM	\$557.5M	\$108
Boston, NH	\$126.7M	\$158	Sacramento, CA	\$388.0M	\$106
Fort Lauderdale, FL	\$1.0B	\$157	Philadelphia, MD	\$958.1M	\$100
Milwaukee, WI	\$892.9M	\$156	Charlotte, SC	\$1.1B	\$96
Phoenix, AZ	\$1.7B	\$153	Colorado Springs, CO	\$451.2M	\$95
Cincinnati, IN	\$1.0B	\$150	Rochester, NY	\$404.3M	\$93
San Antonio, TX	\$1.7B	\$146	Saint Louis, IL	\$921.7M	\$90
Tampa, FL	\$815.3M	\$145	El Paso, TX	\$314.4M	\$60



Auto Loan Bill Pay Market

Monthly Median Bill

Auto Loan Snapshot

\$492B

Total Auto Loan Market Size

\$5,820

Median Annual Cost Per U.S. Household

\$485

Median Monthly Household Bill

62%

Households with Auto Loan

7%

Percent of Annual Income

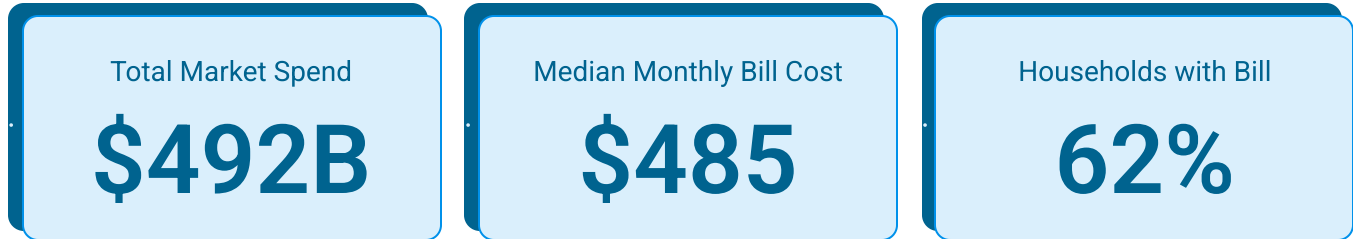
Nevada
California
Texas
South Dakota
Utah



Most Expensive Auto Loan

U.S. Market Size & Household Spend:

Auto Loan



Median Monthly Bill by State

State	Market Spend	Median Monthly Bill	State	Market Spend	Median Monthly Bill
Nevada	\$4.8B	\$545	Kansas	\$3.7B	\$470
California	\$61.7B	\$538	Oklahoma	\$5.9B	\$469
Texas	\$49.7B	\$538	Alabama	\$7.6B	\$469
South Dakota	\$1.5B	\$523	Missouri	\$9.2B	\$468
Utah	\$4.6B	\$508	Colorado	\$8.7B	\$468
Illinois	\$17.7B	\$500	Wyoming	\$885.5M	\$461
Arizona	\$10.8B	\$500	Maine	\$2.3B	\$460
Mississippi	\$4.6B	\$500	Vermont	\$1.1B	\$459
Delaware	\$1.5B	\$500	South Carolina	\$7.5B	\$459
Florida	\$37.7B	\$500	Montana	\$1.7B	\$457
New Mexico	\$3.4B	\$500	Kentucky	\$5.7B	\$454
Washington	\$10.4B	\$500	Nebraska	\$2.6B	\$452
Georgia	\$16.0B	\$500	Virginia	\$12.7B	\$451
Maryland	\$9.6B	\$500	Connecticut	\$5.1B	\$450
Louisiana	\$7.1B	\$500	Iowa	\$4.7B	\$450
Massachusetts	\$11.5B	\$500	Wisconsin	\$9.1B	\$450
New Jersey	\$15.8B	\$500	Rhode Island	\$1.7B	\$449
Tennessee	\$10.5B	\$500	North Dakota	\$1.1B	\$443
Arkansas	\$4.8B	\$500	Michigan	\$14.6B	\$435
New York	\$31.9B	\$500	Indiana	\$9.0B	\$433
Minnesota	\$8.7B	\$499	Oregon	\$5.9B	\$429
Alaska	\$1.3B	\$498	Ohio	\$16.0B	\$413
Hawaii	\$1.9B	\$493	Idaho	\$2.3B	\$400
North Carolina	\$17.2B	\$490	Pennsylvania	\$17.0B	\$400
New Hampshire	\$2.1B	\$478	West Virginia	\$1.2B	\$135

U.S. Market Size & Household Spend:

Auto Loan

Total Market Spend

\$492B

Median Monthly Bill Cost

\$485

Households with Bill

62%

Median Monthly Bill by Top 50 Cities

City	Market Spend	Median Monthly Bill	City	Market Spend	Median Monthly Bill
Albuquerque, NM	\$1.3B	\$606	Chicago, IN	\$3.5B	\$500
San Antonio, TX	\$3.4B	\$600	Cincinnati, IN	\$1.4B	\$500
Dallas, TX	\$2.8B	\$590	Jacksonville, FL	\$1.6B	\$500
Austin, TX	\$2.6B	\$586	Tucson, AZ	\$1.3B	\$500
San Jose, CA	\$1.6B	\$582	Indianapolis, IN	\$1.6B	\$494
Las Vegas, NV	\$2.8B	\$578	Columbus, OH	\$1.5B	\$494
Houston, TX	\$6.0B	\$578	Baltimore, MD	\$1.1B	\$493
Miami, FL	\$3.7B	\$570	Louisville, IN	\$1.1B	\$492
San Francisco, CA	\$1.2B	\$565	Colorado Springs, CO	\$879.7M	\$490
New York, NY	\$3.3B	\$561	Rochester, NY	\$849.8M	\$481
San Diego, CA	\$2.1B	\$557	Tampa, FL	\$1.3B	\$479
Boston, NH	\$277.6M	\$555	Washington, DC	\$1.1B	\$473
Fort Worth, TX	\$1.7B	\$553	Orlando, FL	\$1.8B	\$469
Los Angeles, CA	\$4.1B	\$545	Portland, WA	\$1.4B	\$466
Oklahoma City, OK	\$1.2B	\$545	Saint Louis, IL	\$1.7B	\$463
Fort Lauderdale, FL	\$1.6B	\$538	Milwaukee, WI	\$1.3B	\$451
Memphis, AR	\$1.2B	\$537	Denver, CO	\$1.7B	\$450
Seattle, WA	\$1.4B	\$536	Saint Paul, WI	\$1.2B	\$445
Atlanta, GA	\$1.8B	\$529	Philadelphia, MD	\$2.1B	\$431
Charlotte, SC	\$1.6B	\$527	Cleveland, OH	\$1.0B	\$430
Phoenix, AZ	\$2.4B	\$525	Sacramento, CA	\$1.0B	\$425
Birmingham, AL	\$708.6M	\$520	Detroit, MI	\$926.3M	\$420
Omaha, IA	\$886.5M	\$519	El Paso, TX	\$941.4M	\$415
Kansas City, KS	\$786.8M	\$517	Dayton, OH	\$588.1M	\$385
Minneapolis, WI	\$2.0B	\$514	Pittsburgh, PA	\$1.0B	\$320

Auto Market/Spend By State

Auto Market/Spend by State

State	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Spend	% of HH with Bill	Median Monthly Bill	Total Market Spend	% of HH with Bill
Alabama	2.0M	\$100	\$3.9B	83.4%	\$469	\$7.6B	64.8%
Alaska	267.8k	\$138	\$678.6M	80.3%	\$498	\$1.3B	68.8%
Arizona	2.8M	\$137	\$8.4B	80.4%	\$500	\$10.8B	60.1%
Arkansas	1.2M	\$117	\$2.1B	79.8%	\$500	\$4.8B	67.6%
California	13.4M	\$130	\$32.8B	75.9%	\$538	\$61.7B	61.8%
Colorado	2.3M	\$100	\$5.2B	81.9%	\$468	\$8.7B	58.7%
Connecticut	1.4M	\$150	\$4.1B	77.6%	\$450	\$5.1B	61.5%
Delaware	396.4k	\$162	\$996.3M	81.0%	\$500	\$1.5B	62.7%
Florida	8.6M	\$166	\$30.1B	84.6%	\$500	\$37.7B	66.6%
Georgia	4.0M	\$135	\$10.9B	83.2%	\$500	\$16.0B	63.3%
Hawaii	489.0k	\$130	\$2.0B	79.8%	\$493	\$1.9B	63.0%
Idaho	693.7k	\$98	\$1.6B	81.8%	\$400	\$2.3B	61.9%
Illinois	5.0M	\$104	\$10.9B	78.8%	\$500	\$17.7B	55.5%
Indiana	2.7M	\$123	\$5.8B	77.6%	\$433	\$9.0B	59.7%
Iowa	1.3M	\$106	\$2.2B	76.6%	\$450	\$4.7B	61.5%
Kansas	1.2M	\$63	\$2.3B	81.7%	\$470	\$3.7B	53.9%
Kentucky	1.8M	\$140	\$4.2B	84.1%	\$454	\$5.7B	56.0%
Louisiana	1.8M	\$74	\$2.5B	81.8%	\$500	\$7.1B	63.8%
Maine	589.0k	\$129	\$1.4B	80.4%	\$460	\$2.3B	64.8%
Maryland	2.3M	\$144	\$6.0B	83.7%	\$500	\$9.6B	64.9%
Massachusetts	2.8M	\$171	\$7.2B	80.3%	\$500	\$11.5B	62.5%
Michigan	4.0M	\$156	\$12.5B	76.9%	\$435	\$14.6B	64.4%
Minnesota	2.3M	\$100	\$4.3B	81.1%	\$499	\$8.7B	61.6%
Mississippi	1.1M	\$107	\$2.0B	76.8%	\$500	\$4.6B	66.0%
Missouri	2.5M	\$97	\$5.2B	80.9%	\$468	\$9.2B	61.0%

Auto Market/Spend by State

State	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
Montana	453.1k	\$110	\$817.0M	77.9%	\$457	\$1.7B	64.8%
Nebraska	787.2k	\$100	\$1.7B	78.8%	\$452	\$2.6B	60.0%
Nevada	1.2M	\$111	\$2.3B	77.0%	\$545	\$4.8B	56.7%
New Hampshire	551.2k	\$235	\$2.6B	80.7%	\$478	\$2.1B	63.7%
New Jersey	3.5M	\$154	\$9.0B	82.3%	\$500	\$15.8B	66.8%
New Mexico	824.6k	\$117	\$1.4B	79.4%	\$500	\$3.4B	61.9%
New York	7.6M	\$140	\$18.5B	77.6%	\$500	\$31.9B	66.8%
North Carolina	4.2M	\$127	\$9.3B	81.6%	\$490	\$17.2B	66.1%
North Dakota	324.6k	\$113	\$713.6M	78.5%	\$443	\$1.1B	61.0%
Ohio	4.8M	\$124	\$11.0B	79.5%	\$413	\$16.0B	61.2%
Oklahoma	1.5M	\$100	\$2.7B	78.9%	\$469	\$5.9B	61.4%
Oregon	1.7M	\$94	\$3.8B	80.9%	\$429	\$5.9B	56.5%
Pennsylvania	5.2M	\$105	\$9.2B	79.5%	\$400	\$17.0B	60.6%
Rhode Island	436.9k	\$149	\$1.1B	79.5%	\$449	\$1.7B	63.8%
South Carolina	2.1M	\$170	\$6.8B	86.6%	\$459	\$7.5B	63.0%
South Dakota	358.2k	\$115	\$708.3M	77.5%	\$523	\$1.5B	62.3%
Tennessee	2.8M	\$135	\$6.1B	76.5%	\$500	\$10.5B	60.3%
Texas	10.7M	\$131	\$31.4B	81.2%	\$538	\$49.7B	65.1%
Utah	1.1M	\$146	\$3.0B	77.1%	\$508	\$4.6B	63.9%
Vermont	269.5k	\$121	\$562.1M	82.5%	\$459	\$1.1B	66.8%
Virginia	3.3M	\$143	\$8.8B	82.3%	\$451	\$12.7B	62.9%
Washington	3.0M	\$128	\$6.6B	79.5%	\$500	\$10.4B	52.9%
West Virginia	721.3k	\$74	\$791.0M	75.0%	\$135	\$1.2B	57.9%
Wisconsin	2.4M	\$142	\$7.2B	80.5%	\$450	\$9.1B	63.2%
Wyoming	238.1k	\$100	\$443.2M	83.3%	\$461	\$885.5M	63.2%

Auto Market/Spend By Top 50 Cities

Auto Loan Market/Spend by Top 50 Cities

City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
Albuquerque, NM	274.5k	\$108	\$557.5M	79.7%	\$606	\$1.3B	57.6%
Atlanta, GA	465.2k	\$114	\$1.2B	80.0%	\$529	\$1.8B	55.9%
Austin, TX	513.5k	\$195	\$3.0B	79.5%	\$586	\$2.6B	63.0%
Baltimore, MD	253.9k	\$260	\$893.5M	79.7%	\$493	\$1.1B	71.2%
Birmingham, AL	208.1k	\$379	\$816.3M	81.8%	\$520	\$708.6M	53.2%
Boston, NH	70.3k	\$158	\$126.7M	68.8%	\$555	\$277.6M	56.3%
Charlotte, SC	392.0k	\$96	\$1.1B	86.0%	\$527	\$1.6B	64.9%
Chicago, IN	1.1M	\$212	\$3.7B	71.1%	\$500	\$3.5B	48.1%
Cincinnati, IN	349.8k	\$150	\$1.0B	76.3%	\$500	\$1.4B	60.5%
Cleveland, OH	330.0k	\$114	\$657.2M	83.0%	\$430	\$1.0B	60.2%
Colorado Springs, CO	241.5k	\$95	\$451.2M	84.0%	\$490	\$879.7M	60.5%
Columbus, OH	368.5k	\$133	\$1.1B	80.0%	\$494	\$1.5B	59.9%
Dallas, TX	552.6k	\$208	\$2.5B	76.1%	\$590	\$2.8B	65.8%
Dayton, OH	208.5k	\$116	\$642.8M	77.1%	\$385	\$588.1M	59.6%
Denver, CO	487.9k	\$134	\$1.4B	80.3%	\$450	\$1.7B	60.7%
Detroit, MI	240.3k	\$126	\$517.0M	72.0%	\$420	\$926.3M	68.9%
El Paso, TX	282.0k	\$60	\$314.4M	78.3%	\$415	\$941.4M	58.1%
Fort Lauderdale, FL	329.9k	\$157	\$1.0B	88.9%	\$538	\$1.6B	65.3%
Fort Worth, TX	353.5k	\$187	\$1.2B	83.9%	\$553	\$1.7B	66.6%
Houston, TX	1.2M	\$139	\$2.8B	77.3%	\$578	\$6.0B	64.3%
Indianapolis, IN	400.2k	\$205	\$1.0B	75.5%	\$494	\$1.6B	66.7%
Jacksonville, FL	378.7k	\$283	\$1.6B	84.5%	\$500	\$1.6B	70.8%
Kansas City, KS	259.2k	\$124	\$678.6M	79.9%	\$517	\$786.8M	47.8%
Las Vegas, NV	604.0k	\$109	\$1.1B	76.3%	\$578	\$2.8B	60.5%
Los Angeles, CA	882.7k	\$140	\$2.0B	73.3%	\$545	\$4.1B	65.1%

Auto Loan Market/Spend by Top 50 Cities

City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
Louisville, IN	323.8k	\$208	\$1.2B	82.0%	\$492	\$1.1B	60.5%
Memphis, AR	269.0k	\$191	\$574.6M	75.8%	\$537	\$1.2B	63.7%
Miami, FL	670.4k	\$167	\$2.6B	79.3%	\$570	\$3.7B	73.6%
Milwaukee, WI	328.8k	\$156	\$892.9M	83.3%	\$451	\$1.3B	64.7%
Minneapolis, WI	473.3k	\$137	\$1.1B	73.9%	\$514	\$2.0B	61.2%
New York, NY	771.8k	\$324	\$3.9B	65.8%	\$561	\$3.3B	62.9%
Oklahoma City, OK	286.0k	\$113	\$786.4M	84.9%	\$545	\$1.2B	61.1%
Omaha, IA	228.8k	\$166	\$676.4M	77.8%	\$519	\$886.5M	60.5%
Orlando, FL	379.4k	\$168	\$1.2B	85.6%	\$469	\$1.8B	68.6%
Philadelphia, MD	669.3k	\$100	\$958.1M	72.5%	\$431	\$2.1B	62.7%
Phoenix, AZ	545.0k	\$153	\$1.7B	80.7%	\$525	\$2.4B	63.1%
Pittsburgh, PA	310.5k	\$129	\$789.3M	84.1%	\$320	\$1.0B	60.6%
Portland, WA	402.4k	\$112	\$995.8M	83.9%	\$466	\$1.4B	53.0%
Rochester, NY	203.3k	\$93	\$404.3M	92.0%	\$481	\$849.8M	73.9%
Sacramento, CA	312.8k	\$106	\$388.0M	71.2%	\$425	\$1.0B	58.1%
Saint Louis, IL	400.4k	\$90	\$921.7M	74.8%	\$463	\$1.7B	65.6%
Saint Paul, WI	326.8k	\$125	\$586.7M	79.7%	\$445	\$1.2B	61.0%
San Antonio, TX	681.0k	\$146	\$1.7B	79.2%	\$600	\$3.4B	65.6%
San Diego, CA	500.0k	\$112	\$1.2B	77.4%	\$557	\$2.1B	61.0%
San Francisco, CA	362.7k	\$158	\$1.0B	68.0%	\$565	\$1.2B	52.3%
San Jose, CA	333.8k	\$337	\$1.6B	77.6%	\$582	\$1.6B	65.6%
Seattle, WA	449.7k	\$201	\$1.5B	77.7%	\$536	\$1.4B	46.2%
Tampa, FL	329.2k	\$145	\$815.3M	81.8%	\$479	\$1.3B	61.5%
Tucson, AZ	380.2k	\$124	\$965.9M	76.8%	\$500	\$1.3B	53.6%
Washington, DC	321.5k	\$158	\$785.2M	78.6%	\$473	\$1.1B	58.7%



Auto Market/Spend By U.S. Cities

With population of 40K+ Households (HH)

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
1 Abilene, TX	49.9k	\$146	\$98.9M	77.1%	\$485	\$134.1M	51.4%
2 Akron, OH	115.3k	\$140	\$218.7M	71.2%	\$366	\$393.9M	68.5%
3 Albany, NY	66.0k	\$171	\$147.5M	82.6%	\$395	\$249.1M	73.9%
4 Albuquerque, NM	274.5k	\$108	\$557.5M	79.7%	\$606	\$1.3B	57.6%
5 Alexandria, WV	147.2k	\$182	\$357.4M	78.8%	\$489	\$644.5M	66.7%
6 Allen, TX	40.7k	\$234	\$298.6M	100.0%	\$487	\$145.6M	55.6%
7 Allentown, NJ	66.1k	\$98	\$98.0M	84.0%	\$498	\$236.8M	58.0%
8 Alpharetta, GA	71.3k	\$131	\$216.4M	80.6%	\$500	\$314.8M	66.7%
9 Amarillo, TX	89.5k	\$101	\$142.1M	86.8%	\$441	\$392.9M	75.0%
10 Anaheim, CA	110.1k	\$135	\$235.6M	75.2%	\$539	\$491.1M	63.4%
11 Anchorage, AK	90.7k	\$101	\$149.6M	74.0%	\$500	\$505.1M	72.0%
12 Anderson, SC	41.3k	\$165	\$101.5M	94.1%	\$318	\$97.3M	50.0%
13 Ann Arbor, MI	69.3k	\$192	\$237.1M	72.7%	\$386	\$175.4M	47.9%
14 Annapolis, MD	40.2k	\$150	\$150.8M	87.5%	\$548	\$205.5M	75.0%
15 Appleton, WI	51.7k	\$203	\$82.8M	50.0%	\$450	\$189.5M	62.5%
16 Arlington, TX	142.3k	\$203	\$597.0M	85.9%	\$618	\$700.4M	63.3%
17 Arlington, WV	111.9k	\$158	\$298.4M	70.4%	\$350	\$211.7M	44.4%
18 Arvada, CO	55.6k	\$126	\$125.8M	71.4%	\$450	\$160.8M	53.3%
19 Ashburn, WV	44.9k	\$249	\$130.5M	72.7%	\$593	\$180.1M	59.5%
20 Asheville, NC	55.0k	\$122	\$142.9M	76.9%	\$571	\$227.2M	61.5%
21 Astoria, NJ	64.4k	\$142	\$135.6M	61.5%	\$608	\$406.2M	83.1%
22 Athens, GA	54.2k	\$300	\$287.3M	88.9%	\$491	\$260.2M	72.2%
23 Atlanta, GA	465.2k	\$114	\$1.2B	80.0%	\$529	\$1.8B	55.9%
24 Auburn, WA	43.4k	\$154	\$100.3M	76.2%	\$619	\$186.8M	59.8%
25 Augusta, SC	74.9k	\$88	\$191.4M	89.5%	\$423	\$233.0M	59.6%
26 Aurora, CO	167.0k	\$116	\$642.0M	88.1%	\$595	\$826.7M	58.3%
27 Aurora, IN	62.5k	\$93	\$125.2M	88.9%	\$540	\$229.6M	60.3%
28 Austin, TX	513.5k	\$195	\$3.0B	79.5%	\$586	\$2.6B	63.0%
29 Bakersfield, CA	183.0k	\$104	\$293.4M	75.6%	\$574	\$892.8M	67.2%
30 Baltimore, MD	253.9k	\$260	\$893.5M	79.7%	\$493	\$1.1B	71.2%
31 Baton Rouge, LA	151.2k	\$163	\$272.4M	82.4%	\$539	\$711.6M	69.4%
32 Baytown, TX	46.5k	\$137	\$108.3M	71.8%	\$588	\$214.4M	60.5%
33 Beaumont, TX	50.7k	\$330	\$237.3M	76.7%	\$584	\$219.4M	63.3%
34 Beaverton, WA	81.6k	\$91	\$172.8M	78.9%	\$435	\$264.4M	52.6%
35 Bellevue, WA	63.3k	\$154	\$146.7M	76.3%	\$567	\$240.0M	55.3%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
36 Bellingham, WA	55.6k	\$94	\$82.2M	74.2%	\$448	\$158.2M	54.8%
37 Bend, OR	56.9k	\$231	\$413.2M	86.4%	\$416	\$193.4M	45.5%
38 Berkeley, CA	49.4k	\$122	\$137.1M	77.8%	\$516	\$207.8M	62.5%
39 Bethlehem, NJ	50.0k	\$178	\$117.0M	77.8%	\$553	\$240.0M	66.7%
40 Billings, MT	60.3k	\$94	\$84.8M	79.4%	\$457	\$268.9M	76.5%
41 Birmingham, AL	208.1k	\$379	\$816.3M	81.8%	\$520	\$708.6M	53.2%
42 Bloomington, IN	54.0k	\$62	\$102.1M	81.0%	\$397	\$152.9M	47.6%
43 Boca Raton, FL	100.6k	\$220	\$385.5M	92.1%	\$614	\$482.1M	67.7%
44 Boise, ID	109.8k	\$78	\$201.1M	84.3%	\$368	\$314.2M	62.7%
45 Boston, NH	70.3k	\$158	\$126.7M	68.8%	\$555	\$277.6M	56.3%
46 Bothell, WA	50.9k	\$142	\$139.2M	83.7%	\$586	\$231.5M	60.5%
47 Boulder, CO	54.2k	\$291	\$168.6M	84.7%	\$492	\$199.6M	64.6%
48 Bowling Green, KY	50.1k	\$160	\$115.1M	85.2%	\$528	\$238.0M	63.0%
49 Boynton Beach, FL	75.6k	\$182	\$283.3M	80.6%	\$479	\$339.9M	71.9%
50 Bradenton, FL	112.3k	\$422	\$671.7M	80.0%	\$550	\$415.3M	50.0%
51 Bridgeport, CT	55.5k	\$150	\$138.4M	72.5%	\$264	\$136.6M	59.3%
52 Broken Arrow, OK	52.1k	\$100	\$97.4M	97.2%	\$446	\$183.7M	61.1%
53 Bronx, NJ	533.7k	\$109	\$1.1B	68.4%	\$563	\$2.8B	74.0%
54 Brooklyn, NJ	1.0M	\$75	\$1.8B	63.5%	\$599	\$4.6B	59.2%
55 Broomfield, CO	47.6k	\$128	\$150.3M	82.4%	\$472	\$125.6M	41.2%
56 Brownsville, TX	64.6k	\$154	\$158.2M	94.4%	\$559	\$257.7M	61.1%
57 Buffalo, NY	254.9k	\$100	\$354.7M	82.6%	\$440	\$876.2M	63.0%
58 Burbank, CA	44.3k	\$142	\$121.7M	75.9%	\$557	\$249.8M	64.1%
59 Cambridge, NH	49.7k	\$150	\$130.6M	77.3%	\$600	\$225.4M	61.2%
60 Canton, OH	61.8k	\$134	\$152.4M	88.5%	\$327	\$165.4M	61.5%
61 Cape Coral, FL	80.3k	\$375	\$342.6M	88.1%	\$539	\$417.9M	76.2%
62 Carlsbad, CA	44.0k	\$130	\$121.1M	88.5%	\$557	\$195.6M	61.8%
63 Carrollton, TX	51.9k	\$248	\$314.4M	88.2%	\$567	\$185.0M	47.1%
64 Cary, NC	65.0k	\$73	\$136.6M	95.7%	\$524	\$288.8M	65.2%
65 Cedar Rapids, IA	62.2k	\$59	\$59.5M	63.2%	\$291	\$119.1M	44.7%
66 Chandler, AZ	116.5k	\$103	\$381.3M	82.9%	\$500	\$523.5M	65.3%
67 Charleston, SC	89.3k	\$188	\$329.6M	82.2%	\$532	\$402.0M	75.6%
68 Charlotte, SC	392.0k	\$96	\$1.1B	86.0%	\$527	\$1.6B	64.9%
69 Charlottesville, VA	51.7k	\$155	\$198.7M	100.0%	\$425	\$187.1M	66.7%
70 Chattanooga, GA	90.6k	\$103	\$154.1M	77.5%	\$649	\$419.2M	60.0%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
71 Chesapeake, NC	92.5k	\$145	\$271.1M	84.5%	\$568	\$370.7M	53.4%
72 Cheyenne, WY	40.4k	\$100	\$84.3M	93.3%	\$461	\$142.8M	60.0%
73 Chicago, IN	1.1M	\$212	\$3.7B	71.1%	\$500	\$3.5B	48.1%
74 Chico, CA	47.9k	\$101	\$104.7M	87.5%	\$435	\$116.5M	43.8%
75 Chula Vista, CA	84.2k	\$125	\$164.6M	75.4%	\$564	\$351.9M	55.7%
76 Cincinnati, IN	349.8k	\$150	\$1.0B	76.3%	\$500	\$1.4B	60.5%
77 Clarksville, KY	76.9k	\$122	\$202.3M	77.0%	\$562	\$313.7M	60.7%
78 Clearwater, FL	78.7k	\$79	\$182.9M	85.0%	\$484	\$338.1M	75.0%
79 Clermont, FL	43.6k	\$154	\$151.1M	84.6%	\$483	\$177.4M	53.8%
80 Cleveland, OH	330.0k	\$114	\$657.2M	83.0%	\$430	\$1.0B	60.2%
81 Clinton Township, MI	45.1k	\$147	\$131.9M	73.9%	\$470	\$206.5M	82.6%
82 Clovis, CA	45.8k	\$117	\$108.2M	80.0%	\$609	\$113.0M	35.0%
83 College Station, TX	50.6k	\$288	\$203.8M	90.0%	\$566	\$272.9M	80.0%
84 Colorado Springs, CO	241.5k	\$95	\$451.2M	84.0%	\$490	\$879.7M	60.5%
85 Columbia, MO	63.7k	\$97	\$142.2M	87.0%	\$468	\$219.9M	56.5%
86 Columbia, SC	139.4k	\$196	\$427.5M	84.9%	\$450	\$455.9M	58.1%
87 Columbus, AL	73.3k	\$109	\$251.7M	87.0%	\$495	\$276.0M	63.0%
88 Columbus, OH	368.5k	\$133	\$1.1B	80.0%	\$494	\$1.5B	59.9%
89 Concord, CA	46.2k	\$202	\$119.0M	64.7%	\$520	\$128.4M	41.2%
90 Concord, SC	48.2k	\$152	\$136.4M	92.6%	\$321	\$141.7M	63.0%
91 Conroe, TX	70.5k	\$170	\$163.8M	75.0%	\$532	\$326.5M	61.1%
92 Corona, CA	56.0k	\$108	\$136.1M	76.5%	\$617	\$246.8M	58.4%
93 Corpus Christi, TX	118.4k	\$311	\$681.3M	78.4%	\$542	\$511.2M	60.8%
94 Costa Mesa, CA	41.9k	\$182	\$136.1M	78.6%	\$550	\$216.3M	70.3%
95 Cumming, GA	63.7k	\$155	\$113.8M	75.0%	\$399	\$229.2M	60.7%
96 Cypress, TX	65.7k	\$137	\$173.5M	81.4%	\$576	\$332.6M	66.2%
97 Dallas, TX	552.6k	\$208	\$2.5B	76.1%	\$590	\$2.8B	65.8%
98 Davenport, IL	44.4k	\$139	\$69.4M	61.9%	\$401	\$160.3M	71.4%
99 Dayton, OH	208.5k	\$116	\$642.8M	77.1%	\$385	\$588.1M	59.6%
100 Daytona Beach, FL	51.3k	\$210	\$167.9M	78.3%	\$415	\$142.3M	52.2%
101 Decatur, GA	64.7k	\$135	\$102.3M	64.4%	\$492	\$217.5M	53.3%
102 Delray Beach, FL	57.9k	\$182	\$222.1M	82.6%	\$527	\$287.5M	73.9%
103 Denton, TX	62.4k	\$248	\$356.6M	83.3%	\$567	\$255.7M	54.2%
104 Denver, CO	487.9k	\$134	\$1.4B	80.3%	\$450	\$1.7B	60.7%
105 Des Moines, IA	92.8k	\$109	\$178.4M	80.4%	\$407	\$295.1M	64.7%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan			
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill	
106	Detroit, MI	240.3k	\$126	\$517.0M	72.0%	\$420	\$926.3M	68.9%
107	Duluth, GA	44.8k	\$261	\$158.2M	78.3%	\$500	\$192.7M	65.2%
108	Duluth, WI	49.6k	\$147	\$121.9M	95.5%	\$500	\$226.3M	72.7%
109	Durham, NC	131.0k	\$138	\$301.0M	80.7%	\$426	\$621.1M	61.4%
110	Edinburg, TX	53.0k	\$125	\$168.1M	100.0%	\$781	\$411.2M	84.6%
111	Edmond, OK	69.5k	\$147	\$152.0M	69.2%	\$671	\$354.8M	65.4%
112	El Cajon, CA	57.1k	\$130	\$135.7M	76.4%	\$668	\$319.5M	60.7%
113	El Paso, TX	282.0k	\$60	\$314.4M	78.3%	\$415	\$941.4M	58.1%
114	Elgin, IN	42.7k	\$95	\$112.9M	80.0%	\$519	\$157.2M	60.0%
115	Elk Grove, CA	57.7k	\$111	\$91.5M	80.6%	\$448	\$182.1M	57.4%
116	Englewood, CO	50.3k	\$119	\$178.1M	86.7%	\$561	\$243.5M	60.0%
117	Erie, PA	74.8k	\$102	\$157.1M	75.0%	\$328	\$222.7M	70.5%
118	Escondido, CA	60.5k	\$154	\$138.6M	73.9%	\$629	\$250.9M	58.8%
119	Eugene, OR	89.9k	\$127	\$174.7M	77.3%	\$429	\$454.3M	81.8%
120	Evansville, IN	78.4k	\$90	\$234.7M	79.1%	\$396	\$262.1M	69.8%
121	Everett, WA	67.2k	\$160	\$179.0M	73.7%	\$586	\$305.7M	60.4%
122	Fairfax, WV	61.5k	\$158	\$131.1M	81.0%	\$499	\$174.7M	42.9%
123	Fall River, MA	41.5k	\$173	\$86.2M	80.0%	\$423	\$128.2M	55.0%
124	Falls Church, WV	45.5k	\$180	\$126.0M	85.0%	\$499	\$180.8M	60.0%
125	Fargo, MN	59.3k	\$52	\$122.0M	85.0%	\$298	\$125.7M	55.0%
126	Fayetteville, AR	47.0k	\$111	\$67.2M	63.6%	\$388	\$118.3M	50.0%
127	Fayetteville, NC	100.1k	\$120	\$172.0M	86.7%	\$392	\$408.4M	69.3%
128	Flint, MI	57.7k	\$192	\$151.6M	75.7%	\$573	\$254.7M	67.6%
129	Florissant, IL	43.1k	\$71	\$75.7M	77.4%	\$459	\$192.6M	74.2%
130	Flushing, NJ	79.9k	\$142	\$195.0M	71.4%	\$751	\$620.0M	82.5%
131	Fontana, CA	62.8k	\$121	\$112.7M	72.4%	\$516	\$268.3M	65.1%
132	Fort Collins, CO	83.0k	\$159	\$198.3M	90.0%	\$467	\$326.8M	60.0%
133	Fort Lauderdale, FL	329.9k	\$157	\$1.0B	88.9%	\$538	\$1.6B	65.3%
134	Fort Mill, SC	45.9k	\$151	\$108.0M	75.0%	\$381	\$119.0M	50.0%
135	Fort Myers, FL	116.4k	\$352	\$635.2M	86.4%	\$525	\$470.6M	59.1%
136	Fort Wayne, IN	134.1k	\$147	\$287.8M	68.3%	\$376	\$373.4M	51.9%
137	Fort Worth, TX	353.5k	\$187	\$1.2B	83.9%	\$553	\$1.7B	66.6%
138	Franklin, TN	44.4k	\$158	\$148.8M	81.3%	\$314	\$136.3M	56.3%
139	Frederick, WV	56.8k	\$178	\$147.9M	92.9%	\$321	\$155.1M	64.3%
140	Fredericksburg, WV	67.7k	\$210	\$187.3M	68.0%	\$452	\$293.0M	76.0%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan			
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill	
141	Fremont, CA	77.0k	\$122	\$251.2M	91.4%	\$516	\$340.4M	65.7%
142	Fresno, CA	203.5k	\$109	\$428.8M	72.7%	\$509	\$917.9M	68.2%
143	Frisco, TX	77.8k	\$248	\$460.8M	86.4%	\$567	\$401.3M	68.2%
144	Fullerton, CA	47.3k	\$182	\$136.6M	69.8%	\$550	\$182.3M	52.4%
145	Gainesville, FL	90.2k	\$166	\$317.4M	84.6%	\$348	\$332.2M	69.2%
146	Gainesville, GA	45.6k	\$228	\$228.6M	78.3%	\$575	\$210.8M	69.6%
147	Gaithersburg, WV	50.8k	\$201	\$127.1M	79.5%	\$547	\$185.3M	56.4%
148	Garden Grove, CA	49.5k	\$182	\$151.5M	74.0%	\$494	\$193.4M	59.7%
149	Garland, TX	80.6k	\$212	\$371.2M	80.0%	\$575	\$428.9M	68.6%
150	Gastonia, SC	44.2k	\$166	\$105.5M	76.2%	\$524	\$217.5M	71.4%
151	Georgetown, TX	47.2k	\$250	\$226.3M	87.5%	\$596	\$288.3M	68.8%
152	Gilbert, AZ	92.2k	\$163	\$305.2M	77.3%	\$538	\$394.0M	65.3%
153	Glendale, AZ	109.5k	\$114	\$285.5M	81.2%	\$550	\$547.7M	65.3%
154	Glendale, CA	66.8k	\$142	\$183.4M	75.9%	\$588	\$542.2M	61.2%
155	Grand Junction, CO	47.0k	\$194	\$102.3M	81.5%	\$420	\$116.3M	51.9%
156	Grand Prairie, TX	66.6k	\$212	\$294.8M	76.9%	\$559	\$298.2M	63.3%
157	Grand Rapids, MI	150.1k	\$126	\$448.8M	68.3%	\$438	\$439.4M	57.1%
158	Greeley, CO	42.1k	\$187	\$103.8M	61.1%	\$454	\$103.5M	44.4%
159	Green Bay, WI	78.4k	\$195	\$295.1M	75.0%	\$501	\$283.9M	60.0%
160	Greensboro, NC	135.7k	\$86	\$247.3M	81.4%	\$528	\$613.0M	71.2%
161	Greenville, NC	48.0k	\$240	\$131.0M	73.3%	\$466	\$169.6M	60.0%
162	Greenville, SC	98.9k	\$119	\$244.4M	86.5%	\$366	\$280.7M	57.7%
163	Hamilton, IN	51.8k	\$150	\$123.7M	76.5%	\$510	\$170.2M	52.9%
164	Hampton, NC	57.3k	\$89	\$76.1M	86.4%	\$493	\$217.1M	62.1%
165	Harrisburg, PA	76.4k	\$114	\$110.3M	70.4%	\$480	\$248.1M	51.9%
166	Hartford, CT	49.3k	\$113	\$123.8M	65.4%	\$498	\$176.7M	53.8%
167	Hayward, CA	59.7k	\$122	\$149.0M	70.0%	\$398	\$211.9M	67.5%
168	Hemet, CA	46.7k	\$116	\$111.9M	70.5%	\$637	\$200.0M	53.4%
169	Henderson, NV	132.6k	\$110	\$221.4M	75.6%	\$518	\$439.8M	50.7%
170	Henrico, VA	81.2k	\$92	\$167.8M	80.0%	\$448	\$246.9M	60.0%
171	Hialeah, FL	121.4k	\$519	\$842.9M	79.9%	\$564	\$658.7M	73.1%
172	High Point, NC	48.5k	\$99	\$75.2M	64.3%	\$567	\$201.9M	64.3%
173	Hollywood, FL	171.3k	\$166	\$525.1M	76.9%	\$553	\$865.4M	69.4%
174	Homestead, FL	64.4k	\$187	\$338.2M	85.5%	\$586	\$351.4M	73.8%
175	Honolulu, HI	160.1k	\$293	\$856.2M	81.1%	\$508	\$627.8M	62.3%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
176 Houston, TX	1.2M	\$139	\$2.8B	77.3%	\$578	\$6.0B	64.3%
177 Humble, TX	62.0k	\$137	\$166.7M	82.8%	\$790	\$389.2M	62.9%
178 Huntington Beach, CA	77.3k	\$182	\$262.8M	82.2%	\$616	\$391.8M	60.5%
179 Huntsville, AL	92.3k	\$83	\$158.8M	88.9%	\$532	\$406.5M	72.2%
180 Hyattsville, WV	56.6k	\$86	\$90.5M	88.4%	\$429	\$193.7M	58.1%
181 Idaho Falls, ID	42.0k	\$173	\$72.0M	76.9%	\$400	\$108.0M	47.4%
182 Independence, KS	53.3k	\$133	\$157.6M	71.7%	\$524	\$186.3M	54.7%
183 Indianapolis, IN	400.2k	\$205	\$1.0B	75.5%	\$494	\$1.6B	66.7%
184 Inglewood, CA	42.7k	\$142	\$113.0M	73.2%	\$579	\$239.5M	67.3%
185 Irvine, CA	112.0k	\$182	\$382.6M	82.6%	\$656	\$566.7M	61.8%
186 Irving, TX	94.8k	\$212	\$502.8M	92.1%	\$570	\$449.8M	68.1%
187 Jackson, MI	40.6k	\$133	\$75.9M	75.0%	\$435	\$199.4M	87.5%
188 Jackson, MS	62.4k	\$195	\$210.0M	83.1%	\$583	\$258.7M	59.3%
189 Jacksonville, FL	378.7k	\$283	\$1.6B	84.5%	\$500	\$1.6B	70.8%
190 Jamaica, NJ	80.3k	\$223	\$257.4M	78.0%	\$654	\$438.0M	73.5%
191 Jersey City, NJ	123.1k	\$120	\$250.4M	71.4%	\$714	\$683.8M	64.3%
192 Johnson City, TN	43.5k	\$154	\$130.0M	85.7%	\$465	\$147.8M	57.1%
193 Joliet, IN	46.2k	\$121	\$97.2M	68.0%	\$512	\$191.5M	68.0%
194 Kalamazoo, MI	66.9k	\$375	\$275.1M	83.3%	\$487	\$336.2M	75.0%
195 Kansas City, KS	58.5k	\$145	\$209.2M	78.4%	\$516	\$244.4M	64.9%
	259.2k	\$124	\$678.6M	79.9%	\$517	\$786.8M	47.8%
196 Katy, TX	126.3k	\$94	\$230.0M	83.3%	\$637	\$640.7M	59.5%
197 Kenosha, WI	44.9k	\$261	\$148.1M	86.4%	\$545	\$199.0M	68.2%
198 Kent, WA	58.4k	\$148	\$135.9M	78.1%	\$461	\$223.7M	56.0%
199 Killeen, TX	62.0k	\$171	\$180.4M	85.4%	\$460	\$260.2M	70.7%
200 Kissimmee, FL	108.2k	\$252	\$480.1M	84.3%	\$450	\$452.8M	65.7%
201 Knoxville, TN	169.9k	\$306	\$674.4M	71.4%	\$495	\$541.8M	50.0%
202 Lafayette, IN	45.1k	\$108	\$90.1M	84.0%	\$380	\$126.4M	52.0%
203 Lafayette, LA	65.4k	\$102	\$105.2M	82.1%	\$572	\$261.4M	57.1%
204 Lake Charles, LA	50.8k	\$147	\$106.6M	86.7%	\$551	\$223.4M	68.9%
205 Lake Worth, FL	74.8k	\$182	\$293.2M	84.4%	\$570	\$404.6M	75.9%
206 Lakeland, FL	100.9k	\$136	\$269.2M	84.6%	\$538	\$518.2M	73.1%
207 Lancaster, CA	60.6k	\$139	\$184.2M	78.2%	\$479	\$298.5M	63.6%
208 Lancaster, PA	68.3k	\$131	\$119.8M	76.9%	\$348	\$205.8M	64.1%
209 Lansing, MI	73.6k	\$311	\$334.6M	72.4%	\$429	\$273.1M	69.0%
210 Laredo, TX	79.2k	\$131	\$247.2M	86.8%	\$417	\$215.9M	57.9%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan			
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill	
211	Largo, FL	46.3k	\$120	\$129.3M	78.6%	\$489	\$221.8M	78.6%
212	Las Cruces, NM	62.0k	\$111	\$83.2M	76.9%	\$508	\$216.7M	56.4%
213	Las Vegas, NV	604.0k	\$109	\$1.1B	76.3%	\$578	\$2.8B	60.5%
214	Laurel, WV	44.6k	\$103	\$93.0M	86.8%	\$546	\$198.5M	71.1%
215	Lawrence, KS	43.8k	\$63	\$87.7M	81.3%	\$470	\$114.3M	43.8%
216	Lawrenceville, GA	87.9k	\$277	\$316.1M	78.3%	\$475	\$384.4M	73.3%
217	Lees Summit, KS	42.2k	\$133	\$145.1M	83.3%	\$518	\$157.5M	58.3%
218	Lewisville, TX	48.4k	\$248	\$276.4M	83.3%	\$567	\$213.4M	58.3%
219	Lexington, KY	138.1k	\$160	\$270.7M	75.6%	\$502	\$400.2M	48.9%
220	Lexington, SC	44.9k	\$204	\$138.7M	96.4%	\$452	\$157.7M	60.7%
221	Lincoln, NE	123.9k	\$100	\$166.6M	83.0%	\$312	\$377.1M	55.3%
222	Little Rock, AR	93.0k	\$150	\$153.9M	71.6%	\$525	\$345.1M	59.7%
223	Littleton, CO	126.7k	\$113	\$289.8M	90.6%	\$450	\$343.5M	50.0%
224	Long Beach, CA	174.3k	\$142	\$499.0M	79.1%	\$471	\$825.2M	64.4%
225	Longmont, CO	56.2k	\$186	\$125.3M	85.7%	\$492	\$228.4M	71.4%
226	Longview, TX	42.6k	\$276	\$130.6M	82.8%	\$274	\$108.0M	65.5%
227	Los Angeles, CA	882.7k	\$140	\$2.0B	73.3%	\$545	\$4.1B	65.1%
228	Louisville, IN	323.8k	\$208	\$1.2B	82.0%	\$492	\$1.1B	60.5%
229	Loveland, CO	41.0k	\$150	\$117.0M	100.0%	\$467	\$158.5M	58.9%
230	Lowell, NH	42.4k	\$140	\$103.8M	72.4%	\$578	\$219.7M	72.4%
231	Lubbock, TX	114.1k	\$151	\$246.5M	78.7%	\$579	\$498.6M	68.1%
232	Lynnwood, WA	43.9k	\$142	\$133.6M	93.1%	\$570	\$236.3M	75.9%
233	Macon, GA	63.5k	\$117	\$168.5M	84.6%	\$500	\$285.7M	73.1%
234	Madison, WI	142.0k	\$111	\$338.2M	83.9%	\$447	\$587.3M	71.0%
235	Manassas, WV	51.6k	\$221	\$221.5M	84.8%	\$596	\$240.7M	69.7%
236	Manchester, NH	50.7k	\$139	\$133.2M	77.4%	\$454	\$221.2M	74.2%
237	Marietta, GA	121.7k	\$109	\$242.3M	75.7%	\$463	\$436.5M	55.7%
238	McAllen, TX	48.1k	\$125	\$124.2M	81.3%	\$683	\$324.2M	81.3%
239	McKinney, TX	79.5k	\$234	\$456.8M	78.3%	\$487	\$245.0M	47.8%
240	Melbourne, FL	71.2k	\$300	\$329.5M	90.3%	\$511	\$227.7M	54.8%
241	Memphis, AR	269.0k	\$191	\$574.6M	75.8%	\$537	\$1.2B	63.7%
242	Menifee, CA	40.8k	\$496	\$129.2M	60.5%	\$547	\$164.1M	57.5%
243	Meridian, ID	48.1k	\$83	\$92.6M	84.6%	\$406	\$135.1M	53.8%
244	Mesa, AZ	214.2k	\$176	\$788.0M	81.0%	\$474	\$874.4M	65.1%
245	Mesquite, TX	50.7k	\$212	\$258.7M	88.6%	\$703	\$294.1M	66.7%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
246 Metairie, LA	60.4k	\$121	\$218.7M	78.6%	\$526	\$252.8M	59.5%
247 Miami Beach, FL	50.5k	\$245	\$393.3M	75.3%	\$573	\$269.8M	71.7%
248 Miami, FL	670.4k	\$167	\$2.6B	79.3%	\$570	\$3.7B	73.6%
249 Midland, TX	64.4k	\$131	\$179.3M	77.5%	\$695	\$351.5M	65.0%
250 Milwaukee, WI	328.8k	\$156	\$892.9M	83.3%	\$451	\$1.3B	64.7%
251 Minneapolis, WI	473.3k	\$137	\$1.1B	73.9%	\$514	\$2.0B	61.2%
252 Mission, TX	55.6k	\$125	\$156.8M	88.9%	\$641	\$386.6M	88.9%
253 Missoula, MT	43.7k	\$110	\$70.8M	70.0%	\$457	\$148.7M	58.3%
254 Missouri City, TX	40.4k	\$180	\$192.4M	84.6%	\$544	\$248.7M	84.6%
255 Mobile, AL	107.0k	\$163	\$380.1M	80.8%	\$500	\$379.9M	57.5%
256 Modesto, CA	87.0k	\$133	\$129.5M	72.7%	\$492	\$414.6M	68.2%
257 Montgomery, AL	83.2k	\$123	\$173.4M	82.6%	\$301	\$244.2M	65.2%
258 Moreno Valley, CA	55.0k	\$116	\$127.5M	68.3%	\$525	\$206.1M	60.9%
259 Morgantown, WV	40.8k	\$77	\$46.1M	80.6%	\$133	\$56.1M	54.2%
260 Mount Pleasant, SC	40.4k	\$167	\$162.1M	94.1%	\$531	\$187.0M	76.5%
261 Murfreesboro, TN	80.6k	\$100	\$185.1M	83.3%	\$378	\$219.5M	53.3%
262 Murrieta, CA	44.4k	\$116	\$110.0M	73.0%	\$501	\$256.7M	66.1%
263 Muskegon, MI	50.0k	\$147	\$106.5M	71.4%	\$435	\$173.7M	61.9%
264 Myrtle Beach, SC	71.1k	\$179	\$216.8M	87.5%	\$477	\$261.8M	67.5%
265 Nampa, ID	47.4k	\$56	\$63.6M	85.7%	\$377	\$180.0M	66.7%
266 Naperville, IN	61.1k	\$108	\$129.4M	81.0%	\$533	\$305.7M	71.4%
267 Naples, FL	142.6k	\$148	\$493.3M	82.9%	\$541	\$794.1M	75.6%
268 Nashville, TN	216.3k	\$129	\$528.9M	75.4%	\$463	\$703.9M	53.8%
269 New Bedford, MA	42.2k	\$276	\$157.1M	89.5%	\$499	\$185.3M	68.4%
270 New Braunfels, TX	51.6k	\$146	\$104.4M	60.9%	\$624	\$234.8M	60.9%
271 New Haven, CT	52.5k	\$114	\$206.0M	70.3%	\$474	\$183.2M	56.8%
272 New Orleans, LA	173.7k	\$126	\$453.4M	80.9%	\$365	\$472.7M	62.8%
273 New Port Richey, FL	55.7k	\$157	\$172.8M	82.4%	\$412	\$200.7M	58.8%
274 New York, NJ	771.8k	\$324	\$3.9B	65.8%	\$561	\$3.3B	62.9%
275 Newark, MD	52.7k	\$156	\$116.4M	85.7%	\$363	\$223.2M	67.9%
276 Newark, NJ	113.9k	\$153	\$265.6M	75.8%	\$546	\$591.0M	75.8%
277 Newport News, NC	76.5k	\$76	\$102.8M	85.9%	\$426	\$359.9M	69.0%
278 Norfolk, NC	94.5k	\$108	\$208.5M	81.3%	\$435	\$378.6M	65.3%
279 Norman, OK	52.9k	\$244	\$93.9M	52.4%	\$474	\$294.2M	71.4%
280 North Hollywood, CA	60.5k	\$142	\$165.2M	75.5%	\$599	\$391.8M	69.6%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
281 North Las Vegas, NV	85.1k	\$87	\$117.5M	76.1%	\$504	\$294.9M	53.7%
282 Oakland, CA	167.5k	\$112	\$390.5M	81.1%	\$514	\$637.4M	56.8%
283 Ocala, FL	102.3k	\$193	\$286.9M	89.8%	\$366	\$385.8M	64.4%
284 Oceanside, CA	67.6k	\$130	\$165.1M	78.5%	\$568	\$324.1M	65.7%
285 Odessa, TX	64.1k	\$131	\$187.1M	81.2%	\$531	\$271.5M	69.6%
286 Ogden, UT	76.5k	\$106	\$137.8M	75.0%	\$504	\$341.6M	72.2%
287 Oklahoma City, OK	286.0k	\$113	\$786.4M	84.9%	\$545	\$1.2B	61.1%
288 Olathe, KS	52.4k	\$226	\$267.4M	89.5%	\$438	\$159.6M	47.4%
289 Olympia, WA	79.8k	\$134	\$158.2M	83.9%	\$590	\$275.1M	50.0%
290 Omaha, IA	228.8k	\$166	\$676.4M	77.8%	\$519	\$886.5M	60.5%
291 Ontario, CA	53.5k	\$112	\$68.0M	62.7%	\$501	\$202.5M	57.3%
292 Orange, CA	46.1k	\$182	\$142.4M	74.7%	\$539	\$200.6M	59.4%
293 Orlando, FL	379.4k	\$168	\$1.2B	85.6%	\$469	\$1.8B	68.6%
294 Overland Park, KS	80.4k	\$324	\$726.1M	70.8%	\$438	\$193.8M	37.5%
295 Oxnard, CA	55.7k	\$109	\$95.0M	69.7%	\$516	\$302.5M	72.7%
296 Palm Bay, FL	45.3k	\$281	\$218.6M	80.0%	\$497	\$244.7M	80.0%
297 Palm Coast, FL	41.5k	\$283	\$198.2M	83.3%	\$492	\$202.9M	75.0%
298 Palmdale, CA	52.8k	\$142	\$121.5M	63.6%	\$548	\$254.8M	62.8%
299 Panama City, FL	49.8k	\$89	\$133.8M	82.5%	\$529	\$178.0M	57.5%
300 Parker, CO	40.3k	\$128	\$130.2M	84.2%	\$472	\$149.7M	57.9%
301 Pasadena, CA	62.8k	\$142	\$183.5M	80.8%	\$557	\$354.3M	64.2%
302 Pasadena, TX	47.4k	\$137	\$113.5M	73.8%	\$771	\$249.9M	58.0%
303 Paterson, NJ	49.7k	\$164	\$125.1M	74.2%	\$634	\$333.7M	87.1%
304 Pearland, TX	48.3k	\$238	\$346.1M	80.0%	\$416	\$154.0M	48.0%
305 Pensacola, FL	110.6k	\$152	\$224.1M	90.2%	\$427	\$433.7M	71.7%
306 Peoria, AZ	75.5k	\$332	\$312.3M	80.6%	\$624	\$385.7M	63.4%
307 Peoria, IL	56.2k	\$89	\$63.1M	64.7%	\$402	\$206.6M	58.8%
308 Pflugerville, TX	42.7k	\$156	\$191.6M	73.3%	\$583	\$242.4M	73.3%
309 Philadelphia, MD	669.3k	\$100	\$958.1M	72.5%	\$431	\$2.1B	62.7%
310 Phoenix, AZ	545.0k	\$153	\$1.7B	80.7%	\$525	\$2.4B	63.1%
311 Pittsburgh, PA	310.5k	\$129	\$789.3M	84.1%	\$320	\$1.0B	60.6%
312 Plano, TX	116.5k	\$234	\$700.1M	81.8%	\$484	\$412.0M	61.4%
313 Pomona, CA	42.8k	\$142	\$106.4M	68.7%	\$619	\$234.6M	66.7%
314 Pompano Beach, FL	149.3k	\$292	\$567.7M	85.7%	\$521	\$742.2M	68.2%
315 Port Saint Lucie, FL	88.3k	\$210	\$227.2M	83.1%	\$492	\$339.0M	64.6%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan			
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill	
316	Portland, WA	402.4k	\$112	\$995.8M	83.9%	\$466	\$1.4B	53.0%
317	Providence, MA	82.7k	\$146	\$234.2M	76.1%	\$550	\$372.2M	70.4%
318	Pueblo, CO	64.6k	\$41	\$54.7M	78.3%	\$190	\$162.4M	63.0%
319	Puyallup, WA	56.9k	\$107	\$106.8M	83.6%	\$450	\$194.2M	61.6%
320	Quincy, NH	45.5k	\$204	\$132.0M	76.2%	\$477	\$178.2M	61.9%
321	Racine, WI	52.1k	\$138	\$106.4M	70.0%	\$527	\$184.6M	46.7%
322	Raleigh, NC	230.5k	\$137	\$706.7M	80.0%	\$531	\$966.3M	62.2%
323	Rancho Cucamonga, CA	58.0k	\$121	\$110.5M	76.9%	\$676	\$340.4M	65.0%
324	Rapid City, SD	40.9k	\$304	\$108.3M	66.7%	\$523	\$100.3M	37.5%
325	Reading, PA	84.3k	\$118	\$142.1M	73.8%	\$319	\$254.1M	63.1%
326	Redding, CA	44.1k	\$146	\$115.6M	88.2%	\$538	\$231.3M	70.6%
327	Redmond, WA	41.5k	\$154	\$98.6M	78.3%	\$584	\$150.4M	51.4%
328	Reno, NV	132.9k	\$121	\$487.2M	87.0%	\$557	\$572.5M	58.7%
329	Renton, WA	60.9k	\$154	\$146.6M	79.2%	\$598	\$227.4M	50.2%
330	Richardson, TX	45.4k	\$212	\$186.9M	71.4%	\$581	\$224.4M	64.7%
331	Richmond, TX	67.9k	\$184	\$247.8M	78.8%	\$544	\$344.3M	69.7%
332	Richmond, VA	171.5k	\$124	\$256.3M	77.9%	\$400	\$685.8M	65.3%
333	Riverside, CA	105.7k	\$144	\$221.4M	70.4%	\$538	\$487.0M	60.4%
334	Riverview, FL	48.1k	\$111	\$133.3M	94.4%	\$520	\$152.9M	52.3%
335	Roanoke, VA	72.7k	\$146	\$129.0M	76.6%	\$595	\$261.8M	53.2%
336	Rochester, MN	55.4k	\$270	\$306.2M	84.6%	\$499	\$185.2M	53.8%
337	Rochester, NY	203.3k	\$93	\$404.3M	92.0%	\$481	\$849.8M	73.9%
338	Rock Hill, SC	48.0k	\$151	\$110.9M	73.7%	\$348	\$185.7M	73.7%
339	Rockford, IL	74.2k	\$107	\$121.4M	85.4%	\$395	\$201.3M	53.7%
340	Rockville, WV	57.6k	\$163	\$153.7M	81.0%	\$542	\$203.3M	52.4%
341	Roseville, CA	59.8k	\$201	\$187.5M	84.2%	\$403	\$149.3M	47.4%
342	Round Rock, TX	66.8k	\$250	\$281.9M	76.9%	\$556	\$385.3M	76.9%
343	Sacramento, CA	312.8k	\$106	\$388.0M	71.2%	\$425	\$1.0B	58.1%
344	Saginaw, MI	52.6k	\$146	\$269.7M	84.2%	\$442	\$187.3M	63.2%
345	Saint Augustine, FL	62.1k	\$202	\$199.2M	88.0%	\$688	\$362.7M	72.0%
346	Saint Charles, IL	58.0k	\$90	\$74.1M	52.9%	\$468	\$188.6M	52.9%
347	Saint Louis, IL	400.4k	\$90	\$921.7M	74.8%	\$463	\$1.7B	65.6%
348	Saint Paul, WI	326.8k	\$125	\$586.7M	79.7%	\$445	\$1.2B	61.0%
349	Saint Petersburg, FL	163.9k	\$100	\$438.8M	83.9%	\$495	\$585.2M	58.1%
350	Salem, OR	103.8k	\$337	\$377.2M	85.0%	\$406	\$382.9M	68.3%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
351 Salinas, CA	54.4k	\$108	\$80.7M	77.8%	\$662	\$249.0M	55.6%
352 Salt Lake City, UT	200.3k	\$156	\$648.7M	77.8%	\$562	\$879.1M	61.7%
353 San Angelo, TX	44.6k	\$131	\$145.6M	90.9%	\$403	\$188.1M	68.2%
354 San Antonio, TX	681.0k	\$146	\$1.7B	79.2%	\$600	\$3.4B	65.6%
355 San Bernardino, CA	71.3k	\$121	\$125.7M	71.1%	\$561	\$320.7M	63.9%
356 San Diego, CA	500.0k	\$112	\$1.2B	77.4%	\$557	\$2.1B	61.0%
357 San Francisco, CA	362.7k	\$158	\$1.0B	68.0%	\$565	\$1.2B	52.3%
358 San Jose, CA	333.8k	\$337	\$1.6B	77.6%	\$582	\$1.6B	65.6%
359 San Mateo, CA	54.0k	\$135	\$208.1M	75.9%	\$560	\$246.9M	69.0%
360 Santa Ana, CA	87.9k	\$258	\$278.7M	75.0%	\$575	\$494.7M	70.4%
361 Santa Barbara, CA	53.2k	\$188	\$191.4M	100.0%	\$585	\$228.2M	58.3%
362 Santa Clara, CA	48.6k	\$305	\$238.8M	89.5%	\$563	\$166.9M	47.4%
363 Santa Fe, NM	60.0k	\$137	\$93.1M	77.8%	\$517	\$415.1M	66.7%
364 Santa Maria, CA	41.4k	\$188	\$134.0M	90.0%	\$628	\$270.2M	80.0%
365 Santa Monica, CA	47.5k	\$142	\$132.8M	77.3%	\$557	\$238.5M	57.1%
366 Santa Rosa, CA	80.3k	\$319	\$532.5M	82.5%	\$822	\$516.9M	62.5%
367 Sarasota, FL	119.1k	\$155	\$398.2M	84.6%	\$388	\$433.2M	64.1%
368 Savannah, GA	95.5k	\$143	\$348.0M	82.0%	\$549	\$455.7M	65.6%
369 Schenectady, NY	69.9k	\$161	\$180.6M	84.1%	\$537	\$351.9M	76.8%
370 Scottsdale, AZ	138.0k	\$353	\$908.9M	82.7%	\$532	\$552.2M	57.0%
371 Scranton, PA	41.1k	\$124	\$71.1M	82.6%	\$400	\$113.8M	65.2%
372 Seattle, WA	449.7k	\$201	\$1.5B	77.7%	\$536	\$1.4B	46.2%
373 Shreveport, LA	85.6k	\$89	\$142.8M	88.1%	\$467	\$320.1M	68.7%
374 Silver Spring, WV	114.0k	\$148	\$275.8M	87.7%	\$546	\$602.9M	77.2%
375 Simi Valley, CA	45.4k	\$109	\$86.1M	77.4%	\$433	\$157.7M	51.6%
376 Sioux Falls, MN	85.2k	\$95	\$182.0M	82.4%	\$409	\$305.9M	70.6%
377 South Bend, MI	60.7k	\$180	\$133.1M	68.1%	\$304	\$206.0M	61.7%
378 Sparks, NV	49.3k	\$107	\$102.1M	66.7%	\$569	\$284.1M	77.8%
379 Spartanburg, SC	45.6k	\$268	\$178.9M	90.2%	\$493	\$201.9M	70.7%
380 Spokane, WA	159.4k	\$160	\$352.4M	78.4%	\$353	\$500.6M	54.5%
381 Spring Hill, FL	53.5k	\$148	\$141.1M	86.5%	\$466	\$223.1M	64.9%
382 Spring, TX	147.2k	\$94	\$240.2M	81.8%	\$570	\$1.0B	66.4%
383 Springfield, IL	61.8k	\$39	\$109.3M	63.6%	\$475	\$112.6M	31.8%
384 Springfield, MA	54.3k	\$172	\$117.2M	86.4%	\$414	\$171.2M	54.5%
385 Springfield, MO	106.3k	\$99	\$277.7M	74.5%	\$479	\$263.4M	42.6%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan			
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill	
386	Springfield, OH	40.9k	\$116	\$78.5M	68.0%	\$457	\$145.2M	56.0%
387	Stamford, CT	54.1k	\$506	\$414.6M	81.3%	\$431	\$187.5M	68.8%
388	Staten Island, NJ	170.0k	\$218	\$492.9M	84.6%	\$533	\$753.9M	67.3%
389	Sterling Heights, MI	51.4k	\$147	\$114.9M	56.5%	\$441	\$146.0M	52.2%
390	Stockton, CA	118.6k	\$114	\$227.3M	68.2%	\$536	\$583.5M	69.7%
391	Stone Mountain, GA	44.2k	\$102	\$92.4M	81.1%	\$550	\$187.4M	62.2%
392	Sugar Land, TX	55.5k	\$180	\$273.1M	87.5%	\$544	\$269.1M	66.7%
393	Summerville, SC	61.7k	\$164	\$194.2M	98.2%	\$536	\$215.7M	54.4%
394	Sunnyvale, CA	58.8k	\$305	\$254.9M	78.9%	\$558	\$317.2M	73.7%
395	Surprise, AZ	56.4k	\$128	\$138.7M	83.7%	\$624	\$292.3M	63.0%
396	Syracuse, NY	93.5k	\$148	\$201.1M	80.6%	\$417	\$369.1M	67.7%
397	Tacoma, WA	137.8k	\$118	\$332.3M	79.5%	\$528	\$534.3M	62.3%
398	Tallahassee, FL	120.7k	\$339	\$702.7M	83.9%	\$577	\$517.8M	64.5%
399	Tampa, FL	329.2k	\$145	\$815.3M	81.8%	\$479	\$1.3B	61.5%
400	Temecula, CA	40.8k	\$116	\$106.4M	76.8%	\$605	\$181.9M	53.9%
401	Tempe, AZ	78.6k	\$163	\$266.2M	79.1%	\$657	\$484.9M	66.6%
402	The Villages, FL	48.3k	\$153	\$178.6M	87.5%	\$618	\$200.0M	62.5%
403	Toledo, OH	130.8k	\$116	\$208.0M	66.7%	\$393	\$335.2M	57.4%
404	Toms River, NJ	53.4k	\$173	\$176.2M	90.9%	\$413	\$162.7M	50.0%
405	Topeka, KS	68.5k	\$250	\$321.4M	73.1%	\$360	\$157.8M	47.8%
406	Torrance, CA	63.7k	\$142	\$178.5M	77.4%	\$557	\$378.6M	67.6%
407	Trenton, NJ	80.8k	\$274	\$242.8M	81.3%	\$468	\$319.3M	71.9%
408	Tucson, AZ	380.2k	\$124	\$965.9M	76.8%	\$500	\$1.3B	53.6%
409	Tulsa, OK	179.9k	\$125	\$265.5M	68.9%	\$423	\$528.8M	50.5%
410	Tuscaloosa, AL	49.5k	\$111	\$180.5M	88.2%	\$426	\$205.9M	76.5%
411	Tyler, TX	55.5k	\$69	\$63.4M	81.8%	\$498	\$258.5M	75.8%
412	Vallejo, CA	44.8k	\$149	\$180.8M	75.0%	\$431	\$157.7M	63.5%
413	Van Nuys, CA	62.3k	\$142	\$194.0M	86.1%	\$529	\$392.4M	74.7%
414	Vancouver, WA	140.3k	\$83	\$291.7M	83.2%	\$592	\$331.2M	33.6%
415	Venice, FL	42.0k	\$253	\$158.8M	81.8%	\$475	\$189.7M	72.7%
416	Ventura, CA	44.1k	\$97	\$49.5M	61.1%	\$516	\$274.8M	83.3%
417	Vero Beach, FL	53.5k	\$166	\$187.4M	84.2%	\$500	\$186.5M	52.6%
418	Victorville, CA	42.5k	\$126	\$97.2M	68.3%	\$576	\$176.1M	59.2%
419	Virginia Beach, NC	179.8k	\$255	\$843.2M	83.3%	\$419	\$659.1M	65.1%
420	Visalia, CA	51.7k	\$75	\$82.8M	71.9%	\$602	\$254.1M	65.6%

Auto Market/Spend by U.S. Cities w/ 40K+ HH

* City	Households	Auto Insurance			Auto Loan		
		Median Monthly Bill	Total Market Size	% of HH with Bill	Median Monthly Bill	Total Market Size	% of HH with Bill
421 Waco, TX	59.5k	\$160	\$139.5M	67.6%	\$530	\$239.5M	61.8%
422 Walnut Creek, CA	41.4k	\$202	\$164.7M	100.0%	\$520	\$186.1M	66.7%
423 Warren, MI	54.1k	\$147	\$169.3M	79.2%	\$465	\$210.6M	75.0%
424 Washington, DC	321.5k	\$158	\$785.2M	78.6%	\$473	\$1.1B	58.7%
425 Waterbury, CT	46.0k	\$113	\$141.4M	91.2%	\$450	\$160.1M	64.7%
426 West Chester, MD	41.8k	\$105	\$115.3M	73.3%	\$437	\$140.7M	57.0%
427 West Palm Beach, FL	147.4k	\$174	\$536.1M	85.1%	\$538	\$683.2M	68.6%
428 Whittier, CA	56.3k	\$124	\$121.8M	81.4%	\$557	\$282.5M	57.1%
429 Wichita Falls, TX	40.8k	\$131	\$86.7M	59.1%	\$538	\$158.1M	54.5%
430 Wichita, KS	168.1k	\$117	\$513.3M	84.1%	\$559	\$719.3M	54.5%
431 Wilmington, MD	93.0k	\$194	\$276.4M	83.9%	\$503	\$317.7M	54.8%
432 Wilmington, NC	94.1k	\$101	\$164.5M	93.5%	\$351	\$259.5M	51.6%
433 Winston Salem, NC	110.6k	\$170	\$320.6M	85.3%	\$498	\$415.6M	57.4%
434 Winter Haven, FL	43.8k	\$134	\$140.4M	80.8%	\$502	\$227.1M	76.9%
435 Woodbridge, WV	69.9k	\$220	\$314.2M	81.3%	\$435	\$237.6M	61.3%
436 Woodstock, GA	41.4k	\$103	\$96.2M	82.8%	\$500	\$124.6M	44.8%
437 Worcester, MA	79.1k	\$166	\$154.9M	75.9%	\$469	\$255.2M	53.4%
438 Yakima, WA	49.3k	\$200	\$96.8M	71.4%	\$458	\$188.9M	62.9%
439 Yonkers, NJ	71.7k	\$209	\$305.9M	82.6%	\$542	\$399.9M	73.9%
440 York, PA	72.6k	\$97	\$90.0M	75.0%	\$375	\$201.1M	61.1%
441 Youngstown, OH	68.3k	\$154	\$150.8M	73.2%	\$409	\$179.2M	54.9%
442 Ypsilanti, MI	43.8k	\$192	\$190.3M	92.3%	\$386	\$110.9M	47.9%
443 Yuma, AZ	59.3k	\$185	\$293.0M	86.4%	\$577	\$218.2M	54.5%

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.

¹Macroeconomic 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).

²Expanded 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.