



doxoINSIGHTS

2026 U.S. Utilities Market Size & Household Bill Pay Report

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

www.doxo.com/w/reports

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.

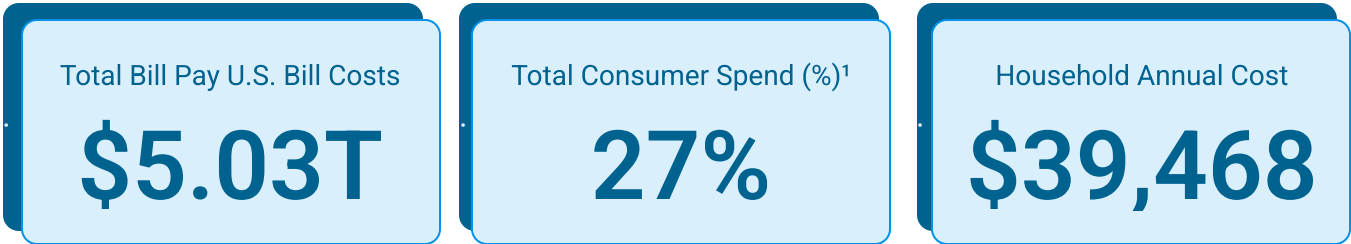
doxo's proprietary dataset underpins doxo's bottom-up market sizing of the thirteen most common household bills, delivering transparent insights into category size and median household spend at the national, state, and regional levels. Unlike industry sources that blend household bills with employer-paid, 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.

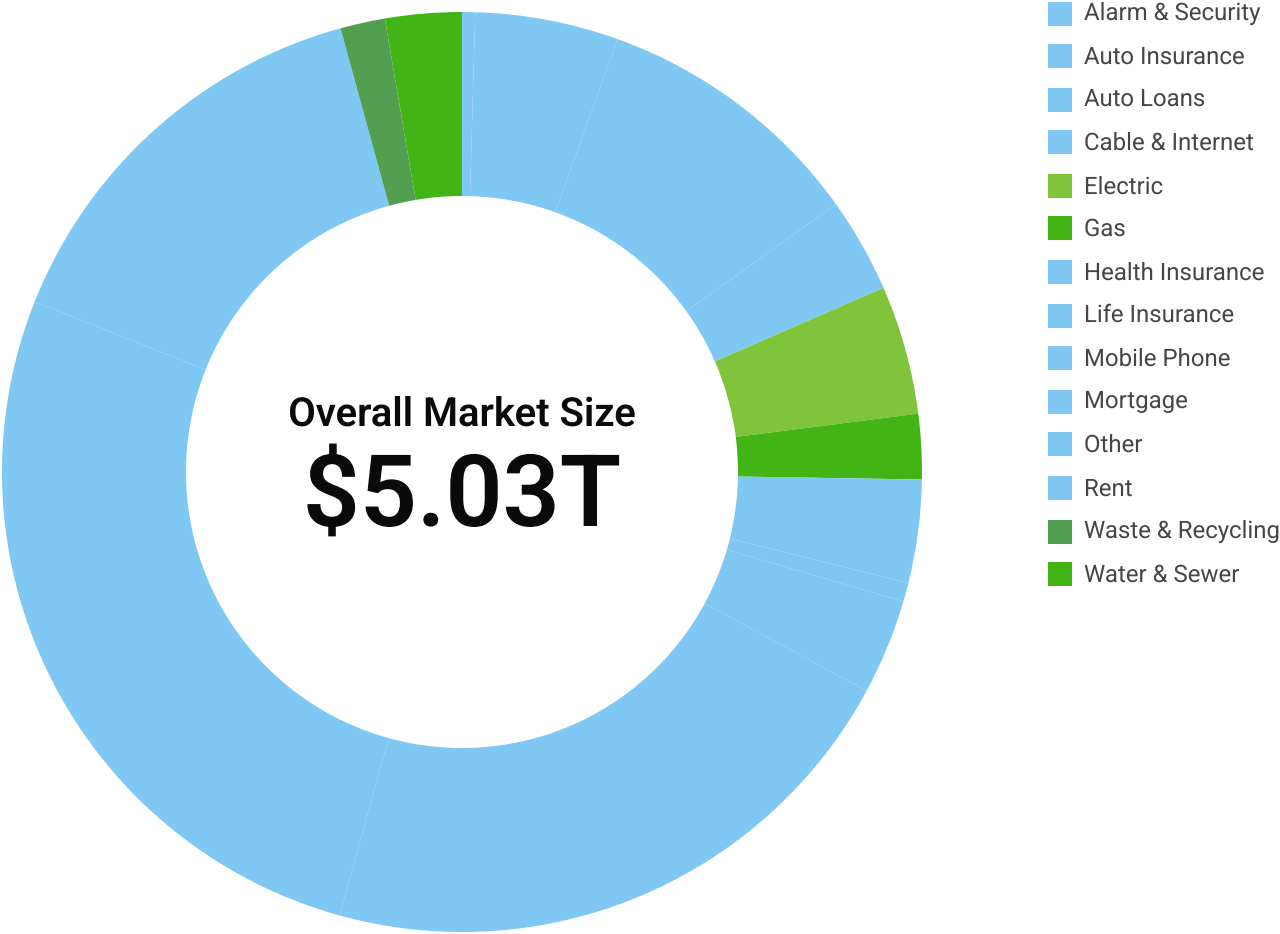
Overall Bill Pay Market Size *(in billions)*

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).



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 \$3.74T 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, \$2,099 per month**.

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

\$2,099

Household Spend

30%

Median Monthly & Annual Cost by Bill Category

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,761	\$21,126	40%
	Rent	\$1,453	\$17,436	33%
	Auto Loan	\$485	\$5,820	62%
	Electric	\$128	\$1,533	90%
	Cable & Satellite	\$124	\$1,493	74%
	Auto Insurance	\$110	\$1,318	80%
	Mobile Phone	\$100	\$1,200	88%
	Water & Sewer	\$89	\$1,065	72%
	Health Insurance	\$87	\$1,044	66%
	Alarm & Security	\$80	\$954	13%
	Gas	\$75	\$900	67%
	Waste & Recycling	\$72	\$863	54%
	Life Insurance	\$60	\$718	20%

Utilities Snapshot

\$582B

Total Utilities Market Size

\$4,361

Median Annual Cost Per U.S.
Household

\$363

Median Monthly Household Bill

90%

Households with Bill

5%

Percent of Annual Income

Maryland
Connecticut
Massachusetts
Vermont
Alaska



Most Expensive States

U.S. Market Size & Household Spend:

Utilities

Total Market Spend

\$582B

Median Monthly Bill Cost

\$363

Median Monthly Bill by State

State	Market Size Usd	Median Monthly Bill	State	Market Size Usd	Median Monthly Bill
Maryland	\$14.1B	\$625	Ohio	\$21.6B	\$359
Connecticut	\$8.4B	\$510	Alabama	\$8.0B	\$356
Massachusetts	\$16.6B	\$509	North Dakota	\$1.2B	\$356
Vermont	\$1.5B	\$488	Florida	\$33.7B	\$355
Alaska	\$1.3B	\$481	South Carolina	\$7.9B	\$355
Wisconsin	\$12.2B	\$480	Oregon	\$7.2B	\$351
Hawaii	\$3.3B	\$473	Missouri	\$10B	\$343
Washington	\$18.1B	\$473	Illinois	\$20.1B	\$342
New Jersey	\$19.8B	\$464	Indiana	\$11.1B	\$339
Rhode Island	\$2.6B	\$451	Kansas	\$5.2B	\$335
New York	\$43.8B	\$450	Montana	\$1.7B	\$333
Delaware	\$2.0B	\$449	Oklahoma	\$5.8B	\$332
New Hampshire	\$2.6B	\$439	Kentucky	\$7.5B	\$332
Maine	\$2.9B	\$432	Utah	\$4.1B	\$330
Nebraska	\$3.4B	\$421	Louisiana	\$6.6B	\$330
Minnesota	\$10.7B	\$406	Tennessee	\$9.7B	\$329
California	\$68.3B	\$406	Arkansas	\$4.4B	\$318
Pennsylvania	\$24.1B	\$399	Colorado	\$9.1B	\$315
Virginia	\$15.3B	\$392	Mississippi	\$4.1B	\$313
Wyoming	\$943.7M	\$385	Arizona	\$10.9B	\$312
North Carolina	\$16.4B	\$381	Idaho	\$2.3B	\$309
Michigan	\$17.7B	\$381	South Dakota	\$1.3B	\$305
Georgia	\$17.0B	\$371	New Mexico	\$2.7B	\$298
Iowa	\$5.5B	\$368	Nevada	\$4.4B	\$295
Texas	\$46.8B	\$365	West Virginia	\$3.3B	\$291

U.S. Market Size & Household Spend:

Utilities

Total Market Spend

\$582B

Median Monthly Bill Cost

\$363

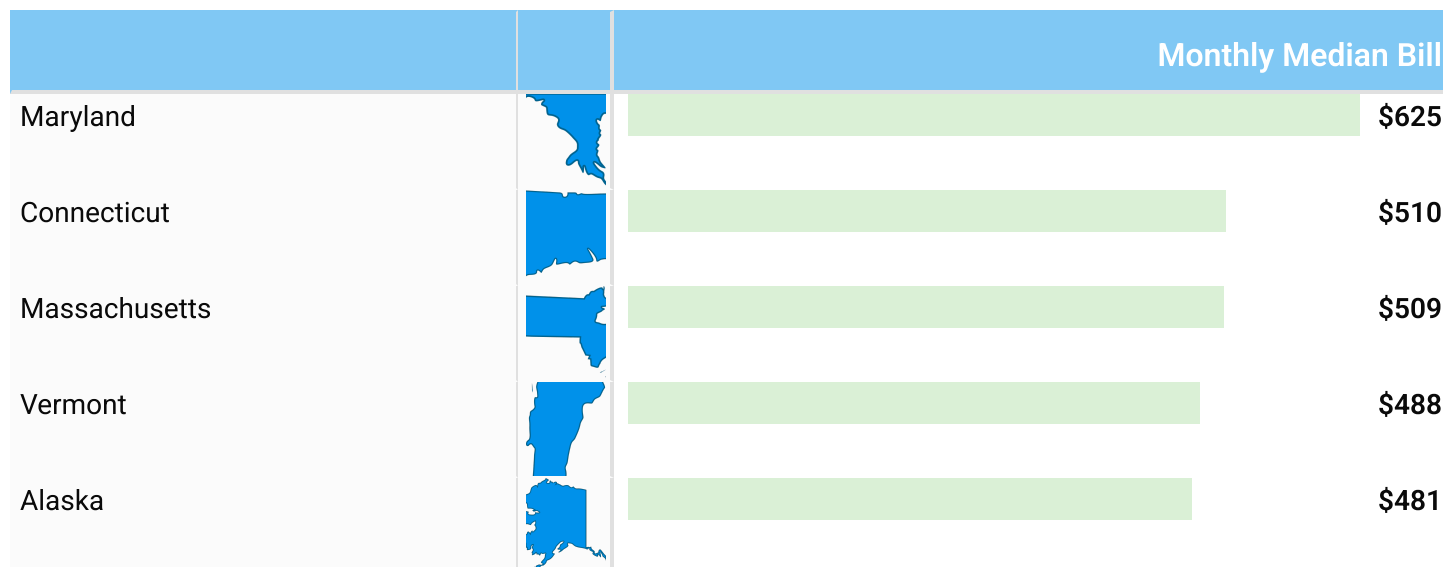
Median Monthly Bill by City

City	Market Size Usd	Median Monthly Bill	City	Market Size Usd	Median Monthly Bill
New York	\$6.57B	\$805	Saint Paul	\$1.54B	\$407
San Jose	\$2.37B	\$602	Pittsburgh	\$1.46B	\$399
Milwaukee	\$1.95B	\$579	Minneapolis	\$2.14B	\$399
Cincinnati	\$3.33B	\$567	Los Angeles	\$4.45B	\$397
Memphis	\$1.71B	\$525	Miami	\$3.39B	\$396
Baltimore	\$1.43B	\$516	Austin	\$2.16B	\$385
Dallas	\$3.87B	\$513	Fort Lauderdale	\$1.49B	\$383
Seattle	\$2.74B	\$507	Kansas City	\$1.20B	\$378
Rochester	\$1.14B	\$496	Oklahoma City	\$1.14B	\$373
Detroit	\$1.34B	\$487	Colorado Springs	\$957M	\$371
San Diego	\$2.52B	\$481	Philadelphia	\$2.97B	\$369
Washington	\$1.53B	\$475	Portland	\$1.86B	\$367
San Francisco	\$1.74B	\$474	Tucson	\$1.70B	\$361
Omaha	\$1.13B	\$470	Dayton	\$974M	\$360
Denver	\$2.38B	\$468	Charlotte	\$1.54B	\$356
Chicago	\$4.82B	\$463	Sacramento	\$1.23B	\$352
Boston	\$328M	\$456	Cleveland	\$1.32B	\$346
Louisville	\$2.10B	\$452	Jacksonville	\$1.58B	\$343
Fort Worth	\$3.95B	\$450	Saint Louis	\$1.68B	\$331
Tampa	\$1.49B	\$433	Indianapolis	\$1.68B	\$330
Phoenix	\$2.91B	\$428	Houston	\$4.85B	\$330
Atlanta	\$2.29B	\$423	El Paso	\$1.16B	\$322
Columbus	\$1.88B	\$413	Albuquerque	\$1.02B	\$318
Birmingham	\$990M	\$409	Orlando	\$1.28B	\$317
San Antonio	\$3.18B	\$408	Las Vegas	\$2.15B	\$272

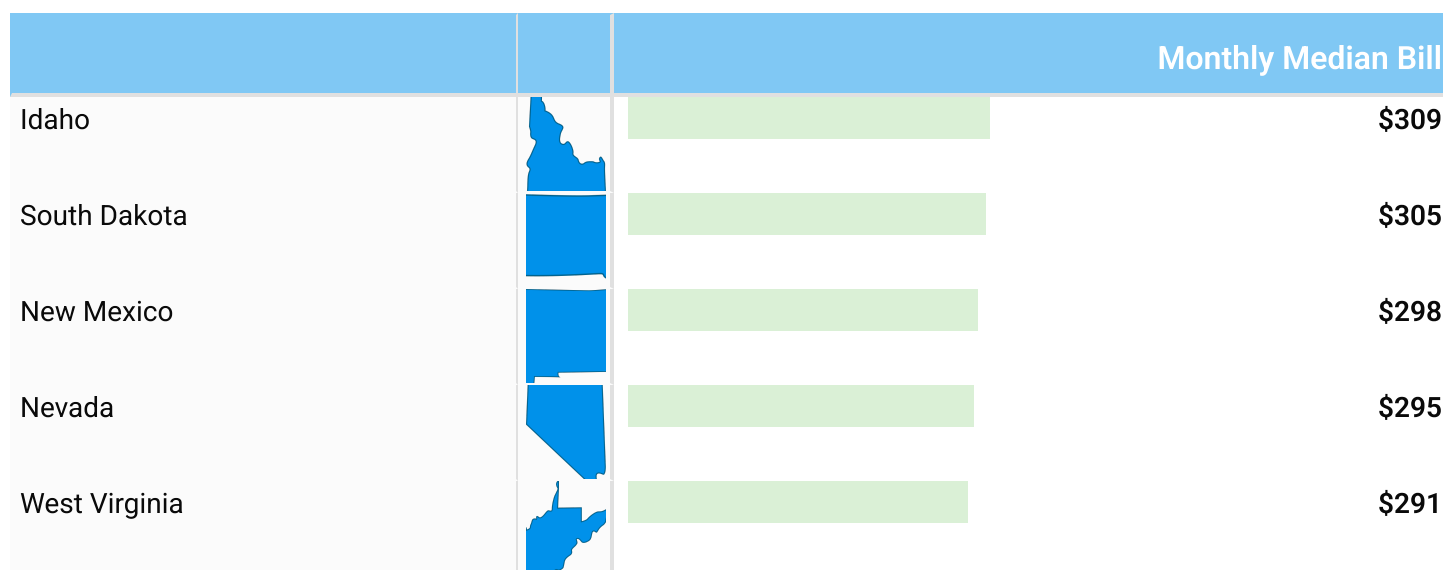
Monthly Median Bill

Utilities Snapshot

Top 5 Most Expensive States to Pay for Utilities



Top 5 Least Expensive States to Pay for Utilities



Monthly Median Bill

Utilities Snapshot

Top 5 Most Expensive Cities to Pay for Utilities

		Monthly Median Bill
New York		\$805
San Jose		\$602
Milwaukee		\$579
Cincinnati		\$567
Memphis		\$525

Top 5 Least Expensive Cities to Pay for Utilities

		Monthly Median Bill
Houston		\$330
El Paso		\$322
Albuquerque		\$318
Orlando		\$317
Las Vegas		\$272

Utilities Market Spend By State

Utilities Market/Spend by State

State	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Alabama	1,969,060	\$8.0B	\$356	\$4,268
Alaska	267,844	\$1.3B	\$481	\$5,777
Arizona	2,797,280	\$10.9B	\$312	\$3,746
Arkansas	1,189,280	\$4.4B	\$318	\$3,815
California	13,434,530	\$68.3B	\$406	\$4,871
Colorado	2,325,715	\$9.1B	\$315	\$3,780
Connecticut	1,420,170	\$8.4B	\$510	\$6,115
Delaware	396,394	\$2.0B	\$449	\$5,387
Florida	8,550,890	\$33.7B	\$355	\$4,263
Georgia	4,008,028	\$17.0B	\$371	\$4,453
Hawaii	488,991	\$3.3B	\$473	\$5,676
Idaho	693,668	\$2.3B	\$309	\$3,710
Illinois	5,001,893	\$20.1B	\$342	\$4,107
Indiana	2,681,537	\$11.1B	\$339	\$4,065
Iowa	1,303,944	\$5.5B	\$368	\$4,419
Kansas	1,160,618	\$5.2B	\$335	\$4,016
Kentucky	1,793,797	\$7.5B	\$332	\$3,978
Louisiana	1,782,956	\$6.6B	\$330	\$3,955
Maine	589,047	\$2.9B	\$432	\$5,180
Maryland	2,339,325	\$14.1B	\$625	\$7,503
Massachusetts	2,762,056	\$16.6B	\$509	\$6,104
Michigan	4,040,159	\$17.7B	\$381	\$4,572
Minnesota	2,283,174	\$10.7B	\$406	\$4,873
Mississippi	1,131,681	\$4.1B	\$313	\$3,752
Missouri	2,484,929	\$10B	\$343	\$4,121

Utilities Market/Spend by State

State	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Montana	453,092	\$1.7B	\$333	\$3,993
Nebraska	787,245	\$3.4B	\$421	\$5,053
Nevada	1,183,488	\$4.4B	\$295	\$3,540
New Hampshire	551,224	\$2.6B	\$439	\$5,267
New Jersey	3,478,355	\$19.8B	\$464	\$5,569
New Mexico	824,557	\$2.7B	\$298	\$3,578
New York	7,649,119	\$43.8B	\$450	\$5,400
North Carolina	4,186,957	\$16.4B	\$381	\$4,573
North Dakota	324,566	\$1.2B	\$356	\$4,266
Ohio	4,829,571	\$21.6B	\$359	\$4,308
Oklahoma	1,542,763	\$5.8B	\$332	\$3,982
Oregon	1,701,550	\$7.2B	\$351	\$4,206
Pennsylvania	5,235,339	\$24.1B	\$399	\$4,793
Rhode Island	436,916	\$2.6B	\$451	\$5,413
South Carolina	2,070,390	\$7.9B	\$355	\$4,254
South Dakota	358,152	\$1.3B	\$305	\$3,665
Tennessee	2,767,022	\$9.7B	\$329	\$3,950
Texas	10,747,049	\$46.8B	\$365	\$4,383
Utah	1,094,419	\$4.1B	\$330	\$3,960
Vermont	269,466	\$1.5B	\$488	\$5,855
Virginia	3,326,340	\$15.3B	\$392	\$4,702
Washington	3,020,551	\$18.1B	\$473	\$5,672
West Virginia	721,335	\$3.3B	\$291	\$3,488
Wisconsin	2,446,037	\$12.2B	\$480	\$5,755
Wyoming	238,108	\$943.7M	\$385	\$4,619

Utilities Market Spend By 50 Biggest Cities

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Albuquerque	274,529	\$1.02B	\$318	\$3,813
Atlanta	465,198	\$2.29B	\$423	\$5,073
Austin	513,547	\$2.16B	\$385	\$4,615
Baltimore	253,878	\$1.43B	\$516	\$6,193
Birmingham	208,094	\$990M	\$409	\$4,904
Boston	70,349	\$328M	\$456	\$5,477
Charlotte	392,044	\$1.54B	\$356	\$4,275
Chicago	1,140,118	\$4.82B	\$463	\$5,551
Cincinnati	349,847	\$3.33B	\$567	\$6,807
Cleveland	330,007	\$1.32B	\$346	\$4,151
Colorado Springs	241,518	\$957M	\$371	\$4,446
Columbus	368,515	\$1.88B	\$413	\$4,958
Dallas	552,606	\$3.87B	\$513	\$6,158
Dayton	208,480	\$974M	\$360	\$4,324
Denver	487,902	\$2.38B	\$468	\$5,618
Detroit	240,311	\$1.34B	\$487	\$5,840
El Paso	282,014	\$1.16B	\$322	\$3,867
Fort Lauderdale	329,908	\$1.49B	\$383	\$4,592
Fort Worth	353,489	\$3.95B	\$450	\$5,403
Houston	1,201,386	\$4.85B	\$330	\$3,956
Indianapolis	400,163	\$1.68B	\$330	\$3,957
Jacksonville	378,650	\$1.58B	\$343	\$4,115
Kansas City	259,214	\$1.20B	\$378	\$4,530
Las Vegas	603,995	\$2.15B	\$272	\$3,260
Los Angeles	882,734	\$4.45B	\$397	\$4,765

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Louisville	323,776	\$2.10B	\$452	\$5,423
Memphis	268,998	\$1.71B	\$525	\$6,304
Miami	670,393	\$3.39B	\$396	\$4,752
Milwaukee	328,839	\$1.95B	\$579	\$6,945
Minneapolis	473,285	\$2.14B	\$399	\$4,782
New York	771,791	\$6.57B	\$805	\$9,663
Oklahoma City	286,003	\$1.14B	\$373	\$4,480
Omaha	228,768	\$1.13B	\$470	\$5,644
Orlando	379,447	\$1.28B	\$317	\$3,801
Philadelphia	669,271	\$2.97B	\$369	\$4,432
Phoenix	545,009	\$2.91B	\$428	\$5,133
Pittsburgh	310,509	\$1.46B	\$399	\$4,784
Portland	402,447	\$1.86B	\$367	\$4,404
Rochester	203,316	\$1.14B	\$496	\$5,956
Sacramento	312,833	\$1.23B	\$352	\$4,229
Saint Louis	400,447	\$1.68B	\$331	\$3,973
Saint Paul	326,812	\$1.54B	\$407	\$4,882
San Antonio	681,018	\$3.18B	\$408	\$4,891
San Diego	499,967	\$2.52B	\$481	\$5,768
San Francisco	362,650	\$1.74B	\$474	\$5,685
San Jose	333,751	\$2.37B	\$602	\$7,228
Seattle	449,727	\$2.74B	\$507	\$6,085
Tampa	329,153	\$1.49B	\$433	\$5,200
Tucson	380,165	\$1.70B	\$361	\$4,328
Washington	321,522	\$1.53B	\$475	\$5,695

Utilities Market Spend By U.S. Cities

With population of 40K+ Households (HH)

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Abilene, TX	49,908	\$221M	\$407	\$4,879
Akron, OH	115,251	\$480M	\$352	\$4,220
Albany, NY	66,021	\$467M	\$543	\$6,512
Albuquerque, NM	274,529	\$1.02B	\$318	\$3,813
Alexandria, VA	147,159	\$840M	\$535	\$6,415
Allen, TX	40,668	\$219M	\$380	\$4,559
Allentown, PA	66,125	\$345M	\$497	\$5,968
Alpharetta, GA	71,318	\$282M	\$406	\$4,876
Amarillo, TX	89,473	\$342M	\$329	\$3,946
Anaheim, CA	110,114	\$478M	\$379	\$4,549
Anchorage, AK	90,744	\$433M	\$474	\$5,691
Anderson, SC	41,347	\$129M	\$281	\$3,366
Ann Arbor, MI	69,270	\$307M	\$431	\$5,172
Annapolis, MD	40,203	\$259M	\$505	\$6,059
Appleton, WI	51,679	\$320M	\$593	\$7,115
Arlington, TX	142,346	\$1.12B	\$388	\$4,650
Arlington, VA	111,897	\$413M	\$447	\$5,362
Arvada, CO	55,628	\$321M	\$477	\$5,718
Ashburn, VA	44,850	\$247M	\$581	\$6,977
Asheville, NC	55,013	\$161M	\$367	\$4,405
Astoria, NY	64,425	\$475M	\$542	\$6,503
Athens, GA	54,225	\$305M	\$457	\$5,482
Atlanta, GA	465,198	\$2.29B	\$423	\$5,073
Auburn, WA	43,374	\$288M	\$605	\$7,259
Augusta, GA	74,882	\$393M	\$428	\$5,136
Aurora, CO	166,961	\$785M	\$409	\$4,904
Aurora, IL	62,548	\$270M	\$352	\$4,227
Austin, TX	513,547	\$2.16B	\$385	\$4,615
Bakersfield, CA	183,033	\$1.07B	\$412	\$4,938
Baltimore, MD	253,878	\$1.43B	\$516	\$6,193
Baton Rouge, LA	151,242	\$663M	\$404	\$4,850
Baytown, TX	46,494	\$184M	\$348	\$4,178
Beaumont, TX	50,681	\$189M	\$341	\$4,088
Beaverton, OR	81,556	\$403M	\$370	\$4,436
Bellevue, WA	63,297	\$591M	\$805	\$9,661
Bellingham, WA	55,623	\$239M	\$398	\$4,774
Bend, OR	56,906	\$222M	\$306	\$3,676

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Berkeley, CA	49,427	\$407M	\$608	\$7,294
Bethlehem, PA	50,033	\$251M	\$421	\$5,049
Billings, MT	60,318	\$195M	\$316	\$3,794
Birmingham, AL	208,094	\$990M	\$409	\$4,904
Bloomington, IN	53,951	\$197M	\$347	\$4,163
Boca Raton, FL	100,586	\$497M	\$330	\$3,959
Boise, ID	109,780	\$384M	\$304	\$3,651
Boston, MA	70,349	\$328M	\$456	\$5,477
Bothell, WA	50,885	\$278M	\$443	\$5,321
Boulder, CO	54,241	\$227M	\$344	\$4,123
Bowling Green, KY	50,067	\$179M	\$325	\$3,897
Boynton Beach, FL	75,640	\$307M	\$349	\$4,187
Bradenton, FL	112,339	\$429M	\$336	\$4,037
Bridgeport, CT	55,498	\$425M	\$551	\$6,617
Broken Arrow, OK	52,086	\$240M	\$362	\$4,349
Bronx, NY	533,652	\$3.84B	\$716	\$8,589
Brooklyn, NY	1,009,555	\$5.73B	\$480	\$5,763
Broomfield, CO	47,559	\$236M	\$442	\$5,301
Brownsville, TX	64,594	\$282M	\$398	\$4,776
Buffalo, NY	254,898	\$1.42B	\$480	\$5,760
Burbank, CA	44,301	\$242M	\$419	\$5,033
Cambridge, MA	49,732	\$356M	\$530	\$6,365
Canton, OH	61,816	\$260M	\$353	\$4,234
Cape Coral, FL	80,265	\$281M	\$343	\$4,120
Carlsbad, CA	43,981	\$261M	\$428	\$5,130
Carrollton, TX	51,943	\$323M	\$491	\$5,891
Cary, NC	65,025	\$350M	\$439	\$5,264
Cedar Rapids, IA	62,218	\$361M	\$523	\$6,273
Chandler, AZ	116,455	\$591M	\$411	\$4,930
Charleston, SC	89,330	\$477M	\$491	\$5,890
Charlotte, NC	392,044	\$1.54B	\$356	\$4,275
Charlottesville, VA	51,741	\$263M	\$379	\$4,547
Chattanooga, TN	90,570	\$282M	\$282	\$3,387
Chesapeake, VA	92,475	\$548M	\$493	\$5,916
Cheyenne, WY	40,425	\$158M	\$374	\$4,485
Chicago, IL	1,140,118	\$4.82B	\$463	\$5,551
Chico, CA	47,866	\$246M	\$404	\$4,843

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Chula Vista, CA	84,207	\$412M	\$449	\$5,388
Cincinnati, OH	349,847	\$3.33B	\$567	\$6,807
Clarksville, TN	76,875	\$269M	\$314	\$3,770
Clearwater, FL	78,731	\$285M	\$404	\$4,851
Clermont, FL	43,612	\$163M	\$384	\$4,613
Cleveland, OH	330,007	\$1.32B	\$346	\$4,151
Clinton Township, MI	45,100	\$196M	\$376	\$4,507
Clovis, CA	45,835	\$291M	\$589	\$7,072
College Station, TX	50,594	\$209M	\$308	\$3,700
Colorado Springs, CO	241,518	\$957M	\$371	\$4,446
Columbia, MO	63,728	\$223M	\$314	\$3,766
Columbia, SC	139,368	\$610M	\$416	\$4,995
Columbus, GA	73,322	\$341M	\$413	\$4,951
Columbus, OH	368,515	\$1.88B	\$413	\$4,958
Concord, CA	46,209	\$311M	\$567	\$6,798
Concord, NC	48,201	\$237M	\$451	\$5,408
Conroe, TX	70,499	\$261M	\$339	\$4,063
Corona, CA	56,043	\$268M	\$387	\$4,640
Corpus Christi, TX	118,421	\$526M	\$433	\$5,201
Costa Mesa, CA	41,873	\$191M	\$350	\$4,202
Cumming, GA	63,683	\$265M	\$348	\$4,178
Cypress, TX	65,689	\$267M	\$359	\$4,312
Dallas, TX	552,606	\$3.87B	\$513	\$6,158
Davenport, IA	44,448	\$180M	\$427	\$5,123
Dayton, OH	208,480	\$974M	\$360	\$4,324
Daytona Beach, FL	51,339	\$224M	\$349	\$4,187
Decatur, GA	64,685	\$324M	\$388	\$4,654
Delray Beach, FL	57,907	\$255M	\$320	\$3,840
Denton, TX	62,380	\$308M	\$658	\$7,898
Denver, CO	487,902	\$2.38B	\$468	\$5,618
Des Moines, IA	92,838	\$487M	\$446	\$5,347
Detroit, MI	240,311	\$1.34B	\$487	\$5,840
Duluth, GA	44,846	\$212M	\$381	\$4,570
Duluth, MN	49,558	\$222M	\$478	\$5,730
Durham, NC	130,977	\$588M	\$367	\$4,409
Edinburg, TX	52,956	\$214M	\$333	\$4,000
Edmond, OK	69,520	\$274M	\$374	\$4,482

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
El Cajon, CA	57,068	\$291M	\$468	\$5,616
El Paso, TX	282,014	\$1.16B	\$322	\$3,867
Elgin, IL	42,721	\$165M	\$355	\$4,265
Elk Grove, CA	57,711	\$259M	\$399	\$4,782
Englewood, CO	50,347	\$190M	\$345	\$4,141
Erie, PA	74,761	\$432M	\$471	\$5,652
Escondido, CA	60,507	\$321M	\$558	\$6,698
Eugene, OR	89,874	\$420M	\$409	\$4,906
Evansville, IN	78,433	\$506M	\$583	\$6,997
Everett, WA	67,237	\$349M	\$419	\$5,032
Fairfax, VA	61,521	\$419M	\$574	\$6,882
Fall River, MA	41,510	\$225M	\$503	\$6,035
Falls Church, VA	45,475	\$271M	\$557	\$6,686
Fargo, ND	59,315	\$197M	\$371	\$4,453
Fayetteville, AR	47,002	\$125M	\$269	\$3,228
Fayetteville, NC	100,095	\$336M	\$311	\$3,735
Flint, MI	57,661	\$283M	\$447	\$5,365
Florissant, MO	43,084	\$199M	\$322	\$3,860
Flushing, NY	79,851	\$586M	\$523	\$6,277
Fontana, CA	62,789	\$302M	\$397	\$4,769
Fort Collins, CO	83,014	\$287M	\$386	\$4,634
Fort Lauderdale, FL	329,908	\$1.49B	\$383	\$4,592
Fort Mill, SC	45,895	\$199M	\$331	\$3,966
Fort Myers, FL	116,415	\$390M	\$296	\$3,556
Fort Wayne, IN	134,062	\$836M	\$527	\$6,327
Fort Worth, TX	353,489	\$3.95B	\$450	\$5,403
Franklin, TN	44,431	\$179M	\$323	\$3,881
Frederick, MD	56,763	\$312M	\$537	\$6,442
Fredericksburg, VA	67,705	\$320M	\$426	\$5,110
Fremont, CA	77,020	\$504M	\$587	\$7,045
Fresno, CA	203,491	\$1.36B	\$541	\$6,490
Frisco, TX	77,780	\$583M	\$506	\$6,073
Fullerton, CA	47,324	\$360M	\$418	\$5,020
Gainesville, FL	90,204	\$266M	\$362	\$4,340
Gainesville, GA	45,604	\$159M	\$336	\$4,035
Gaithersburg, MD	50,758	\$308M	\$584	\$7,004
Garden Grove, CA	49,531	\$213M	\$360	\$4,315

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Garland, TX	80,585	\$492M	\$485	\$5,824
Gastonia, NC	44,245	\$174M	\$396	\$4,751
Georgetown, TX	47,171	\$187M	\$402	\$4,824
Gilbert, AZ	92,211	\$483M	\$477	\$5,723
Glendale, AZ	109,530	\$491M	\$401	\$4,811
Glendale, CA	66,765	\$336M	\$409	\$4,903
Grand Junction, CO	46,993	\$211M	\$331	\$3,976
Grand Prairie, TX	66,561	\$358M	\$470	\$5,635
Grand Rapids, MI	150,052	\$568M	\$352	\$4,220
Greeley, CO	42,145	\$205M	\$430	\$5,164
Green Bay, WI	78,387	\$411M	\$498	\$5,981
Greensboro, NC	135,688	\$490M	\$321	\$3,847
Greenville, NC	47,982	\$128M	\$361	\$4,329
Greenville, SC	98,906	\$370M	\$299	\$3,590
Hamilton, OH	51,833	\$336M	\$537	\$6,449
Hampton, VA	57,330	\$256M	\$341	\$4,091
Harrisburg, PA	76,400	\$364M	\$390	\$4,677
Hartford, CT	49,306	\$224M	\$434	\$5,204
Hayward, CA	59,684	\$415M	\$548	\$6,574
Hemet, CA	46,696	\$225M	\$366	\$4,394
Henderson, NV	132,565	\$512M	\$268	\$3,214
Henrico, VA	81,235	\$400M	\$412	\$4,945
Hialeah, FL	121,380	\$551M	\$363	\$4,356
High Point, NC	48,545	\$181M	\$347	\$4,165
Hollywood, FL	171,292	\$717M	\$378	\$4,532
Homestead, FL	64,389	\$324M	\$369	\$4,426
Honolulu, HI	160,066	\$1.44B	\$553	\$6,638
Houston, TX	1,201,386	\$4.85B	\$330	\$3,956
Humble, TX	62,026	\$235M	\$339	\$4,072
Huntington Beach, CA	77,302	\$360M	\$338	\$4,050
Huntsville, AL	92,255	\$289M	\$294	\$3,531
Hyattsville, MD	56,615	\$404M	\$603	\$7,230
Idaho Falls, ID	42,008	\$172M	\$317	\$3,807
Independence, MO	53,271	\$240M	\$392	\$4,701
Indianapolis, IN	400,163	\$1.68B	\$330	\$3,957
Inglewood, CA	42,711	\$197M	\$354	\$4,245
Irvine, CA	111,979	\$478M	\$319	\$3,827

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Irving, TX	94,801	\$471M	\$423	\$5,072
Jackson, MI	40,636	\$201M	\$428	\$5,138
Jackson, MS	62,449	\$263M	\$360	\$4,316
Jacksonville, FL	378,650	\$1.58B	\$343	\$4,115
Jamaica, NY	80,323	\$533M	\$526	\$6,307
Jersey City, NJ	123,132	\$646M	\$486	\$5,831
Johnson City, TN	43,508	\$145M	\$311	\$3,727
Joliet, IL	46,151	\$198M	\$417	\$5,006
Kalamazoo, MI	66,946	\$404M	\$462	\$5,540
Kansas City, KS	58,516	\$314M	\$495	\$5,945
Kansas City, MO	259,214	\$1.20B	\$378	\$4,530
Katy, TX	126,305	\$444M	\$326	\$3,910
Kenosha, WI	44,911	\$237M	\$457	\$5,489
Kent, WA	58,411	\$397M	\$640	\$7,680
Killeen, TX	61,951	\$296M	\$397	\$4,760
Kissimmee, FL	108,236	\$362M	\$304	\$3,651
Knoxville, TN	169,924	\$610M	\$429	\$5,146
Lafayette, IN	45,114	\$148M	\$306	\$3,673
Lafayette, LA	65,390	\$170M	\$321	\$3,855
Lake Charles, LA	50,779	\$179M	\$311	\$3,735
Lake Worth, FL	74,785	\$298M	\$304	\$3,645
Lakeland, FL	100,879	\$329M	\$367	\$4,401
Lancaster, CA	60,635	\$303M	\$378	\$4,538
Lancaster, PA	68,315	\$276M	\$372	\$4,463
Lansing, MI	73,599	\$298M	\$332	\$3,987
Laredo, TX	79,181	\$317M	\$353	\$4,241
Largo, FL	46,333	\$184M	\$433	\$5,198
Las Cruces, NM	61,971	\$157M	\$242	\$2,898
Las Vegas, NV	603,995	\$2.15B	\$272	\$3,260
Laurel, MD	44,583	\$295M	\$588	\$7,054
Lawrence, KS	43,830	\$224M	\$359	\$4,309
Lawrenceville, GA	87,882	\$434M	\$383	\$4,598
Lees Summit, MO	42,201	\$186M	\$370	\$4,437
Lewisville, TX	48,350	\$262M	\$470	\$5,641
Lexington, KY	138,089	\$514M	\$270	\$3,244
Lexington, SC	44,867	\$176M	\$422	\$5,069
Lincoln, NE	123,938	\$392M	\$327	\$3,922

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Little Rock, AR	92,999	\$472M	\$403	\$4,834
Littleton, CO	126,741	\$580M	\$452	\$5,424
Long Beach, CA	174,325	\$707M	\$377	\$4,520
Longmont, CO	56,153	\$234M	\$363	\$4,359
Longview, TX	42,553	\$165M	\$288	\$3,451
Los Angeles, CA	882,734	\$4.45B	\$397	\$4,765
Louisville, KY	323,776	\$2.10B	\$452	\$5,423
Loveland, CO	41,033	\$153M	\$352	\$4,227
Lowell, MA	42,383	\$251M	\$481	\$5,768
Lubbock, TX	114,065	\$396M	\$371	\$4,456
Lynnwood, WA	43,910	\$266M	\$484	\$5,805
Macon, GA	63,545	\$305M	\$395	\$4,739
Madison, WI	142,048	\$645M	\$419	\$5,022
Manassas, VA	51,582	\$235M	\$458	\$5,491
Manchester, NH	50,709	\$228M	\$492	\$5,898
Marietta, GA	121,744	\$486M	\$372	\$4,461
McAllen, TX	48,137	\$247M	\$427	\$5,118
McKinney, TX	79,485	\$410M	\$378	\$4,537
Melbourne, FL	71,182	\$216M	\$271	\$3,255
Memphis, TN	268,998	\$1.71B	\$525	\$6,304
Menifee, CA	40,842	\$211M	\$421	\$5,053
Meridian, ID	48,054	\$190M	\$284	\$3,412
Mesa, AZ	214,247	\$888M	\$369	\$4,422
Mesquite, TX	50,676	\$296M	\$498	\$5,970
Metairie, LA	60,376	\$280M	\$394	\$4,726
Miami Beach, FL	50,541	\$388M	\$489	\$5,871
Miami, FL	670,393	\$3.39B	\$396	\$4,752
Midland, TX	64,381	\$282M	\$406	\$4,876
Milwaukee, WI	328,839	\$1.95B	\$579	\$6,945
Minneapolis, MN	473,285	\$2.14B	\$399	\$4,782
Mission, TX	55,576	\$320M	\$359	\$4,309
Missoula, MT	43,721	\$163M	\$366	\$4,388
Missouri City, TX	40,427	\$180M	\$411	\$4,929
Mobile, AL	106,990	\$523M	\$366	\$4,392
Modesto, CA	87,026	\$379M	\$410	\$4,925
Montgomery, AL	83,172	\$384M	\$374	\$4,493
Moreno Valley, CA	54,988	\$311M	\$436	\$5,229

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Morgantown, WV	40,798	\$197M	\$340	\$4,081
Mount Pleasant, SC	40,356	\$168M	\$400	\$4,797
Murfreesboro, TN	80,566	\$275M	\$351	\$4,213
Murrieta, CA	44,354	\$230M	\$395	\$4,736
Muskegon, MI	50,029	\$217M	\$311	\$3,735
Myrtle Beach, SC	71,112	\$232M	\$335	\$4,018
Nampa, ID	47,438	\$201M	\$423	\$5,076
Naperville, IL	61,065	\$293M	\$410	\$4,914
Naples, FL	142,602	\$622M	\$301	\$3,610
Nashville, TN	216,309	\$614M	\$301	\$3,617
New Bedford, MA	42,195	\$235M	\$498	\$5,975
New Braunfels, TX	51,602	\$191M	\$392	\$4,700
New Haven, CT	52,540	\$313M	\$438	\$5,257
New Orleans, LA	173,684	\$902M	\$468	\$5,610
New Port Richey, FL	55,689	\$198M	\$343	\$4,115
New York, NY	771,791	\$6.57B	\$805	\$9,663
Newark, DE	52,676	\$372M	\$560	\$6,717
Newark, NJ	113,859	\$748M	\$605	\$7,261
Newport News, VA	76,478	\$339M	\$318	\$3,816
Norfolk, VA	94,457	\$465M	\$425	\$5,096
Norman, OK	52,911	\$194M	\$335	\$4,021
North Hollywood, CA	60,524	\$296M	\$369	\$4,428
North Las Vegas, NV	85,119	\$296M	\$281	\$3,372
Oakland, CA	167,478	\$1.12B	\$675	\$8,101
Ocala, FL	102,254	\$421M	\$395	\$4,743
Oceanside, CA	67,612	\$298M	\$449	\$5,383
Odessa, TX	64,125	\$261M	\$411	\$4,928
Ogden, UT	76,540	\$276M	\$321	\$3,852
Oklahoma City, OK	286,003	\$1.14B	\$373	\$4,480
Olathe, KS	52,449	\$212M	\$381	\$4,566
Olympia, WA	79,802	\$465M	\$563	\$6,751
Omaha, NE	228,768	\$1.13B	\$470	\$5,644
Ontario, CA	53,535	\$233M	\$388	\$4,657
Orange, CA	46,139	\$231M	\$380	\$4,555
Orlando, FL	379,447	\$1.28B	\$317	\$3,801
Overland Park, KS	80,422	\$353M	\$393	\$4,711
Oxnard, CA	55,658	\$227M	\$402	\$4,818

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Palm Bay, FL	45,349	\$191M	\$339	\$4,071
Palm Coast, FL	41,545	\$177M	\$428	\$5,137
Palmdale, CA	52,792	\$266M	\$423	\$5,080
Panama City, FL	49,765	\$195M	\$363	\$4,351
Parker, CO	40,294	\$149M	\$378	\$4,531
Pasadena, CA	62,768	\$337M	\$457	\$5,486
Pasadena, TX	47,402	\$202M	\$357	\$4,283
Paterson, NJ	49,654	\$304M	\$659	\$7,908
Pearland, TX	48,298	\$187M	\$356	\$4,276
Pensacola, FL	110,596	\$450M	\$353	\$4,231
Peoria, AZ	75,516	\$345M	\$439	\$5,270
Peoria, IL	56,237	\$328M	\$455	\$5,456
Pflugerville, TX	42,673	\$181M	\$432	\$5,186
Philadelphia, PA	669,271	\$2.97B	\$369	\$4,432
Phoenix, AZ	545,009	\$2.91B	\$428	\$5,133
Pittsburgh, PA	310,509	\$1.46B	\$399	\$4,784
Plano, TX	116,530	\$740M	\$535	\$6,420
Pomona, CA	42,797	\$195M	\$355	\$4,254
Pompano Beach, FL	149,334	\$615M	\$363	\$4,352
Port Saint Lucie, FL	88,323	\$357M	\$271	\$3,252
Portland, OR	402,447	\$1.86B	\$367	\$4,404
Providence, RI	82,657	\$515M	\$459	\$5,505
Pueblo, CO	64,608	\$197M	\$275	\$3,301
Puyallup, WA	56,897	\$300M	\$449	\$5,385
Quincy, MA	45,526	\$287M	\$474	\$5,688
Racine, WI	52,116	\$316M	\$541	\$6,495
Raleigh, NC	230,532	\$1.00B	\$448	\$5,375
Rancho Cucamonga, CA	57,983	\$262M	\$371	\$4,451
Rapid City, SD	40,938	\$139M	\$283	\$3,396
Reading, PA	84,288	\$438M	\$433	\$5,191
Redding, CA	44,062	\$192M	\$378	\$4,533
Redmond, WA	41,474	\$375M	\$869	\$10,432
Reno, NV	132,940	\$493M	\$382	\$4,580
Renton, WA	60,922	\$404M	\$597	\$7,161
Richardson, TX	45,444	\$324M	\$545	\$6,534
Richmond, TX	67,944	\$283M	\$349	\$4,182
Richmond, VA	171,483	\$766M	\$405	\$4,854

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Riverside, CA	105,741	\$465M	\$427	\$5,119
Riverview, FL	48,109	\$192M	\$393	\$4,718
Roanoke, VA	72,658	\$354M	\$326	\$3,914
Rochester, MN	55,408	\$218M	\$307	\$3,681
Rochester, NY	203,316	\$1.14B	\$496	\$5,956
Rock Hill, SC	47,953	\$187M	\$351	\$4,206
Rockford, IL	74,175	\$298M	\$294	\$3,525
Rockville, MD	57,555	\$330M	\$610	\$7,322
Roseville, CA	59,756	\$316M	\$462	\$5,549
Round Rock, TX	66,837	\$350M	\$514	\$6,164
Sacramento, CA	312,833	\$1.23B	\$352	\$4,229
Saginaw, MI	52,577	\$262M	\$416	\$4,992
Saint Augustine, FL	62,074	\$177M	\$307	\$3,687
Saint Charles, MO	57,970	\$219M	\$314	\$3,764
Saint Louis, MO	400,447	\$1.68B	\$331	\$3,973
Saint Paul, MN	326,812	\$1.54B	\$407	\$4,882
Saint Petersburg, FL	163,938	\$659M	\$430	\$5,163
Salem, OR	103,781	\$421M	\$366	\$4,390
Salinas, CA	54,375	\$314M	\$447	\$5,368
Salt Lake City, UT	200,349	\$660M	\$290	\$3,480
San Angelo, TX	44,552	\$198M	\$396	\$4,754
San Antonio, TX	681,018	\$3.18B	\$408	\$4,891
San Bernardino, CA	71,286	\$335M	\$363	\$4,351
San Diego, CA	499,967	\$2.52B	\$481	\$5,768
San Francisco, CA	362,650	\$1.74B	\$474	\$5,685
San Jose, CA	333,751	\$2.37B	\$602	\$7,228
San Mateo, CA	53,985	\$365M	\$614	\$7,372
Santa Ana, CA	87,934	\$461M	\$426	\$5,113
Santa Barbara, CA	53,157	\$199M	\$376	\$4,514
Santa Clara, CA	48,587	\$252M	\$488	\$5,852
Santa Fe, NM	59,995	\$198M	\$317	\$3,802
Santa Maria, CA	41,358	\$152M	\$348	\$4,180
Santa Monica, CA	47,540	\$258M	\$381	\$4,571
Santa Rosa, CA	80,250	\$406M	\$507	\$6,078
Sarasota, FL	119,113	\$387M	\$323	\$3,872
Savannah, GA	95,483	\$423M	\$428	\$5,130
Schenectady, NY	69,867	\$506M	\$535	\$6,415

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Scottsdale, AZ	137,970	\$711M	\$465	\$5,583
Scranton, PA	41,130	\$206M	\$401	\$4,808
Seattle, WA	449,727	\$2.74B	\$507	\$6,085
Shreveport, LA	85,629	\$326M	\$323	\$3,872
Silver Spring, MD	113,973	\$684M	\$567	\$6,802
Simi Valley, CA	45,402	\$215M	\$382	\$4,588
Sioux Falls, SD	85,156	\$259M	\$291	\$3,490
South Bend, IN	60,658	\$240M	\$366	\$4,396
Sparks, NV	49,277	\$255M	\$430	\$5,160
Spartanburg, SC	45,624	\$173M	\$332	\$3,986
Spokane, WA	159,411	\$647M	\$411	\$4,930
Spring Hill, FL	53,519	\$191M	\$319	\$3,832
Spring, TX	147,229	\$693M	\$322	\$3,862
Springfield, IL	61,809	\$190M	\$288	\$3,450
Springfield, MA	54,302	\$314M	\$538	\$6,451
Springfield, MO	106,294	\$485M	\$329	\$3,942
Springfield, OH	40,883	\$174M	\$345	\$4,134
Stamford, CT	54,121	\$418M	\$517	\$6,199
Staten Island, NY	170,047	\$985M	\$523	\$6,273
Sterling Heights, MI	51,407	\$201M	\$361	\$4,332
Stockton, CA	118,570	\$708M	\$565	\$6,781
Stone Mountain, GA	44,213	\$205M	\$343	\$4,115
Sugar Land, TX	55,506	\$206M	\$364	\$4,372
Summerville, SC	61,714	\$242M	\$426	\$5,110
Sunnyvale, CA	58,791	\$327M	\$544	\$6,530
Surprise, AZ	56,353	\$244M	\$374	\$4,489
Syracuse, NY	93,451	\$523M	\$570	\$6,845
Tacoma, WA	137,789	\$657M	\$393	\$4,717
Tallahassee, FL	120,673	\$366M	\$378	\$4,535
Tampa, FL	329,153	\$1.49B	\$433	\$5,200
Temecula, CA	40,754	\$208M	\$400	\$4,805
Tempe, AZ	78,584	\$346M	\$382	\$4,586
The Villages, FL	48,321	\$177M	\$318	\$3,818
Toledo, OH	130,835	\$576M	\$381	\$4,567
Toms River, NJ	53,447	\$327M	\$430	\$5,161
Topeka, KS	68,476	\$327M	\$387	\$4,642
Torrance, CA	63,725	\$343M	\$419	\$5,024

Utilities Market/Spend by City

City	Households	Market Size Usd	Median Monthly Bill	Median Annual Bill
Trenton, NJ	80,787	\$540M	\$513	\$6,152
Tucson, AZ	380,165	\$1.70B	\$361	\$4,328
Tulsa, OK	179,881	\$808M	\$372	\$4,462
Tuscaloosa, AL	49,456	\$211M	\$376	\$4,515
Tyler, TX	55,510	\$166M	\$281	\$3,372
Vallejo, CA	44,813	\$326M	\$567	\$6,805
Van Nuys, CA	62,275	\$298M	\$380	\$4,563
Vancouver, WA	140,316	\$611M	\$336	\$4,033
Venice, FL	42,024	\$143M	\$318	\$3,819
Ventura, CA	44,130	\$185M	\$353	\$4,238
Vero Beach, FL	53,518	\$188M	\$275	\$3,302
Victorville, CA	42,543	\$214M	\$415	\$4,984
Virginia Beach, VA	179,800	\$940M	\$424	\$5,091
Visalia, CA	51,695	\$236M	\$342	\$4,099
Waco, TX	59,464	\$313M	\$516	\$6,193
Walnut Creek, CA	41,366	\$276M	\$511	\$6,130
Warren, MI	54,076	\$236M	\$363	\$4,359
Washington, DC	321,522	\$1.53B	\$475	\$5,695
Waterbury, CT	45,987	\$254M	\$441	\$5,292
West Chester, PA	41,753	\$227M	\$560	\$6,714
West Palm Beach, FL	147,440	\$673M	\$334	\$4,011
Whittier, CA	56,315	\$231M	\$344	\$4,124
Wichita Falls, TX	40,834	\$179M	\$454	\$5,448
Wichita, KS	168,097	\$893M	\$368	\$4,413
Wilmington, DE	92,951	\$557M	\$573	\$6,874
Wilmington, NC	94,126	\$337M	\$400	\$4,796
Winston Salem, NC	110,551	\$384M	\$327	\$3,926
Winter Haven, FL	43,792	\$164M	\$360	\$4,324
Woodbridge, VA	69,862	\$323M	\$438	\$5,250
Woodstock, GA	41,381	\$171M	\$349	\$4,190
Worcester, MA	79,147	\$443M	\$531	\$6,368
Yakima, WA	49,331	\$242M	\$382	\$4,588
Yonkers, NY	71,722	\$599M	\$750	\$9,003
York, PA	72,625	\$426M	\$408	\$4,891
Youngstown, OH	68,272	\$271M	\$344	\$4,125
Ypsilanti, MI	43,792	\$216M	\$395	\$4,742
Yuma, AZ	59,267	\$192M	\$320	\$3,835

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.