



doxoINSIGHTS

2026 U.S Cable & Satellite Report

Annual Market Size and
Household Spending Report

A comprehensive look into the Cable & Satellite industry,
with a deep dive into category market.

www.doxo.com/u/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.

Household Bill Pay Market Overview

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

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 **\$3.75 trillion**, **\$2,102 per month**.

Market Size

\$3.75T

Median Monthly Cost

\$2,102

Median Annual Cost

\$25,223

Median Monthly & Annual Cost by Bill Category

*	Bill Category	Median Monthly Bill	Median Annual Cost	% Households with Bill
	Mortgage	\$1,759	\$21,111	40%
	Rent	\$1,453	\$17,436	33%
	Auto Loan	\$487	\$5,848	62%
	Electric	\$129	\$1,545	90%
	Cable & Satellite	\$125	\$1,500	74%
	Auto Insurance	\$109	\$1,308	80%
	Mobile Phone	\$100	\$1,200	88%
	Water & Sewer	\$89	\$1,068	72%
	Health Insurance	\$88	\$1,059	66%
	Alarm & Security	\$80	\$954	13%
	Gas	\$75	\$900	67%
	Waste & Recycling	\$72	\$863	54%
	Life Insurance	\$60	\$716	20%

Bill Pay Market Snapshot: **Cable & Satellite**

\$172B

Cable & Satellite Market Size

\$1,500

Median Annual Cost Per U.S.
Household

\$125

Median Monthly Cable &
Satellite Bill

74%

Households with Cable &
Satellite Bill

2%

Percent of Annual Income

Vermont
South Carolina
Delaware
Nebraska
Rhode Island



Most Expensive States

Bill Pay Market Size by State:

Cable & Satellite

Total Market Spend

\$172B

Median Annual Bill Cost

\$1,500

Households with Bill (%)

74%

*	State	Market Size	Annual Bill	*	State	Market Size	Annual Bill
1	California	\$18.7B	\$1,524	26	Louisiana	\$2.64B	\$1,674
2	Texas	\$15.9B	\$1,589	27	Maryland	\$2.50B	\$1,361
3	New York	\$10.7B	\$1,502	28	Oklahoma	\$2.25B	\$1,488
4	Florida	\$10.6B	\$1,200	29	Oregon	\$1.98B	\$1,500
5	Illinois	\$7.10B	\$1,440	30	Nevada	\$1.62B	\$1,620
6	Ohio	\$6.72B	\$1,528	31	Arkansas	\$1.57B	\$1,280
7	North Carolina	\$6.32B	\$1,658	32	Mississippi	\$1.53B	\$1,704
8	Pennsylvania	\$6.23B	\$1,381	33	Iowa	\$1.47B	\$1,260
9	Michigan	\$5.60B	\$1,512	34	Kansas	\$1.27B	\$1,269
10	Georgia	\$5.12B	\$1,540	35	Nebraska	\$1.17B	\$1,910
11	Massachusetts	\$4.18B	\$1,573	36	Utah	\$1.10B	\$1,453
12	Virginia	\$3.96B	\$1,670	37	West Virginia	\$1.01B	\$1,200
13	Tennessee	\$3.95B	\$1,677	38	New Mexico	\$955M	\$1,475
14	New Jersey	\$3.89B	\$1,488	39	Idaho	\$827M	\$1,506
15	Arizona	\$3.51B	\$1,506	40	Maine	\$816M	\$1,626
16	Indiana	\$3.48B	\$1,560	41	New Hampshire	\$776M	\$1,405
17	South Carolina	\$3.40B	\$1,962	42	Hawaii	\$648M	\$1,440
18	Wisconsin	\$3.26B	\$1,701	43	Montana	\$571M	\$1,410
19	Washington	\$3.23B	\$1,473	44	Delaware	\$559M	\$1,912
20	Missouri	\$3.12B	\$1,586	45	Rhode Island	\$505M	\$1,800
21	Colorado	\$2.94B	\$1,732	46	South Dakota	\$456M	\$1,200
22	Alabama	\$2.80B	\$1,562	47	Vermont	\$388M	\$1,980
23	Connecticut	\$2.80B	\$1,370	48	North Dakota	\$383M	\$1,140
24	Minnesota	\$2.76B	\$1,454	49	Alaska	\$352M	\$1,500
25	Kentucky	\$2.76B	\$1,262	50	Wyoming	\$342M	\$1,467

Bill Pay Market Size by City:

Cable & Satellite

Total Market Spend

\$172B

Median Annual Bill Cost

\$1,500

Households with Bill (%)

74%

*	Geo Name	Market Size	Annual Bill	*	Geo Name	Market Size	Annual Bill
1	Houston	\$2.01B	\$1,836	26	Oklahoma City	\$473M	\$1,865
2	Miami	\$1.33B	\$2,244	27	Tucson	\$470M	\$1,685
3	New York	\$1.21B	\$1,440	28	El Paso	\$456M	\$1,721
4	Los Angeles	\$1.13B	\$1,382	29	Sacramento	\$452M	\$1,734
5	Dallas	\$1.06B	\$1,156	30	Cincinnati	\$438M	\$1,489
6	Chicago	\$1.04B	\$778	31	Indianapolis	\$436M	\$867
7	Louisville	\$931M	\$2,439	32	Washington	\$433M	\$1,578
8	San Antonio	\$817M	\$1,200	33	San Francisco	\$430M	\$1,302
9	San Diego	\$815M	\$1,860	34	Atlanta	\$412M	\$962
10	Las Vegas	\$774M	\$1,495	35	Omaha	\$405M	\$2,134
11	Phoenix	\$753M	\$1,650	36	Seattle	\$401M	\$1,473
12	Fort Worth	\$751M	\$2,090	37	Jacksonville	\$386M	\$1,007
13	Charlotte	\$714M	\$1,720	38	Orlando	\$383M	\$802
14	Denver	\$705M	\$2,137	39	Kansas City	\$352M	\$2,270
15	Philadelphia	\$662M	\$1,218	40	Albuquerque	\$344M	\$1,646
16	San Jose	\$581M	\$1,436	41	Memphis	\$340M	\$1,325
17	Portland	\$579M	\$1,878	42	Colorado Springs	\$330M	\$1,856
18	Cleveland	\$572M	\$1,760	43	Dayton	\$307M	\$1,484
19	Fort Lauderdale	\$549M	\$1,452	44	Birmingham	\$306M	\$1,337
20	Columbus	\$548M	\$1,316	45	Detroit	\$295M	\$1,124
21	Saint Paul	\$531M	\$1,936	46	Pittsburgh	\$292M	\$1,431
22	Minneapolis	\$512M	\$1,660	47	Rochester	\$279M	\$1,627
23	Austin	\$507M	\$1,156	48	Tampa	\$259M	\$794
24	Milwaukee	\$503M	\$1,227	49	Baltimore	\$233M	\$1,257
25	Saint Louis	\$492M	\$1,170	50	Boston	\$64.3M	\$840

Visit doxo.com/u/insights for detailed data on your State, City, or Metro Area

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.