



doxoINSIGHTS

Top 50 U.S. Cities Household Bill Pay Report 2026

A look at the U.S. consumer bill pay market of the top 50 major US cities, with a specific emphasis on housing excluded and income adjusted affordability.

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.

Cost of Bills Index (COBI)

COBI compares local bill costs against the national median using a baseline of **100**. **Above 100**: Costs are higher than the national median (e.g., Seattle at **142** is 42% higher). **Below 100**: Costs are lower than the national median (e.g., Cleveland at **79** is 21% lower).

By benchmarking the median cost of essential services, COBI offers a precise tool for consumers to evaluate affordability across different U.S. cities, counties, and states.

COBI Standard: household bills expense per month, including housing. This version of the COBI is representative of the total amount spent on the thirteen most common household bills in a given area, inclusive of mortgage and rent, as it relates to the median national income.

Standard COBI w/o housing: household bills expense per month, excluding housing. This version of the COBI is representative of the total amount spent on the thirteen most common household bills in a given area, excluding mortgage and rent, as it relates to the median national income.

Income-Adjusted COBI: household bills as a percent of income, including housing. This version of the COBI is representative of the total amount spent on the thirteen most common household bills in a given area, including mortgage and rent, as it relates to the median income in the local (state, county, city) area.

Bill Pay Market by Top 50 Cities:

This report analyzes the cost of household bill expenses on residents across the top 50 U.S. cities. For each city, it details the median monthly amount spent on essential bills, the percentage of household income allocated to these bills, the Cost of Bills Index™ (COBI), and the income adjusted Cost of Bills Index™ (COBI). To provide a comprehensive picture, findings are presented both overall and housing-excluded.

The findings take into account the median amount paid per month for the thirteen most common household bills, including: Mortgage; Rent; Auto Loan; Gas; Electric; Water & Sewer; Waste & Recycling; Auto Insurance; Cable & Satellite; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.

Top 50 Cities: Bill Pay Market Size

Rank	City	Market Size	Rank	City	Market Size
1	Chicago, IL	\$37.28B	26	Cincinnati, OH	\$11.17B
2	New York, NY	\$37.09B	27	Tampa, FL	\$11.12B
3	Houston, TX	\$36.86B	28	Columbus, OH	\$11.02B
4	Los Angeles, CA	\$35.54B	29	Saint Louis, MO	\$10.87B
5	Miami, FL	\$26.33B	30	Indianapolis, IN	\$10.4B
6	San Diego, CA	\$22.02B	31	Saint Paul, MN	\$9.86B
7	Dallas, TX	\$21.45B	32	Louisville, KY	\$9.66B
8	San Antonio, TX	\$20.57B	33	Sacramento, CA	\$9.65B
9	Austin, TX	\$19.89B	34	Tucson, AZ	\$9.61B
10	Seattle, WA	\$18.68B	35	Milwaukee, WI	\$9.43B
11	Phoenix, AZ	\$17.66B	36	Baltimore, MD	\$7.86B
12	Las Vegas, NV	\$17.65B	37	Pittsburgh, PA	\$7.78B
13	Philadelphia, PA	\$17.49B	38	Cleveland, OH	\$7.6B
14	Denver, CO	\$17.28B	39	Colorado Springs, CO	\$7.58B
15	San Jose, CA	\$17.1B	40	Oklahoma City, OK	\$7.5B
16	San Francisco, CA	\$15.55B	41	Memphis, TN	\$7.48B
17	Atlanta, GA	\$15.51B	42	Albuquerque, NM	\$6.98B
18	Minneapolis, MN	\$14.8B	43	Kansas City, MO	\$6.94B
19	Portland, OR	\$14.79B	44	El Paso, TX	\$6.84B
20	Fort Worth, TX	\$14.02B	45	Omaha, NE	\$6.54B
21	Charlotte, NC	\$12.7B	46	Birmingham, AL	\$6.09B
22	Washington, DC	\$12.52B	47	Detroit, MI	\$5.87B
23	Fort Lauderdale, FL	\$12.24B	48	Rochester, NY	\$5.53B
24	Orlando, FL	\$12.12B	49	Dayton, OH	\$5.18B
25	Jacksonville, FL	\$12B	50	Boston, MA	\$3B

Household Bill Costs

	City	Median Annual Spend	% of Income	COBI	COBI Income Adjusted
1	San Jose, CA	\$44,947	31%	178	104
2	New York, NY	\$40,794	35%	161	117
3	San Francisco, CA	\$39,696	28%	157	92
4	San Diego, CA	\$39,345	36%	156	120
5	Boston, MA	\$38,630	36%	153	122
6	Seattle, WA	\$35,941	31%	142	102
7	Washington, DC	\$35,009	31%	138	104
8	Los Angeles, CA	\$34,484	45%	136	150
9	Austin, TX	\$34,461	34%	136	112
10	Miami, FL	\$32,397	44%	128	146
11	Portland, OR	\$31,904	33%	126	112
12	Denver, CO	\$31,270	34%	124	114
13	Fort Lauderdale, FL	\$31,224	38%	123	128
14	Tampa, FL	\$30,782	41%	122	138
15	Dallas, TX	\$29,669	39%	117	131
16	Atlanta, GA	\$29,398	33%	116	110
17	Fort Worth, TX	\$28,660	38%	113	126
18	Chicago, IL	\$28,213	35%	112	118
19	Charlotte, NC	\$27,874	33%	110	109
20	Baltimore, MD	\$27,521	42%	109	141
21	Sacramento, CA	\$27,412	34%	108	113
22	Phoenix, AZ	\$27,410	35%	108	119
23	Minneapolis, MN	\$27,392	30%	108	99
24	Colorado Springs, CO	\$27,356	31%	108	105
25	Jacksonville, FL	\$27,253	40%	108	134

Household Bill Costs

.	City	Median Annual Spend	% of Income	COBI	COBI Income Adjusted
26	Birmingham, AL	\$27,106	35%	107	118
27	San Antonio, TX	\$26,567	36%	105	122
28	Houston, TX	\$26,557	37%	105	124
29	Orlando, FL	\$26,456	35%	105	117
30	Omaha, NE	\$26,040	32%	103	107
31	Saint Paul, MN	\$25,906	28%	102	95
32	Las Vegas, NV	\$25,648	35%	101	115
33	Louisville, KY	\$25,497	36%	101	122
34	Memphis, TN	\$24,968	44%	99	149
35	Cincinnati, OH	\$24,573	33%	97	112
36	Rochester, NY	\$24,471	37%	97	123
37	Milwaukee, WI	\$24,458	39%	97	131
38	Columbus, OH	\$24,326	36%	96	119
39	Philadelphia, PA	\$23,598	37%	93	123
40	Kansas City, MO	\$22,727	31%	90	104
41	Indianapolis, IN	\$22,639	34%	90	113
42	Oklahoma City, OK	\$22,260	35%	88	118
43	Saint Louis, MO	\$22,206	30%	88	100
44	Albuquerque, NM	\$22,051	32%	87	108
45	Tucson, AZ	\$21,493	31%	85	105
46	Pittsburgh, PA	\$20,939	27%	83	90
47	Dayton, OH	\$20,577	30%	81	99
48	El Paso, TX	\$20,367	34%	81	114
49	Cleveland, OH	\$20,140	37%	80	124
50	Detroit, MI	\$20,125	51%	80	170

Household Bill Costs – Housing Excluded

	City	Median Annual Spend	% of Income	COBI w/o Housing	COBI w/o Housing & Income Adjusted
1	San Jose, CA	\$16,329	11%	147	104
2	New York, NY	\$15,865	14%	143	117
3	Tampa, FL	\$15,303	21%	138	138
4	Birmingham, AL	\$14,923	19%	135	118
5	Louisville, KY	\$14,758	21%	133	122
6	Memphis, TN	\$14,659	26%	132	149
7	Fort Worth, TX	\$14,652	19%	132	126
8	Jacksonville, FL	\$14,548	21%	131	134
9	Austin, TX	\$14,525	14%	131	112
10	Miami, FL	\$14,248	19%	128	146
11	Rochester, NY	\$14,168	21%	128	123
12	San Diego, CA	\$14,144	13%	128	120
13	Dallas, TX	\$14,050	19%	127	131
14	Baltimore, MD	\$13,843	21%	125	141
15	Cincinnati, OH	\$13,816	19%	125	112
16	Omaha, NE	\$13,615	17%	123	107
17	Fort Lauderdale, FL	\$13,593	17%	123	128
18	San Antonio, TX	\$13,556	19%	122	122
19	Milwaukee, WI	\$13,165	21%	119	131
20	Phoenix, AZ	\$13,125	17%	118	119
21	Portland, OR	\$12,629	13%	114	112
22	Houston, TX	\$12,439	17%	112	124
23	Detroit, MI	\$12,413	31%	112	170
24	Denver, CO	\$12,352	13%	111	114
25	Seattle, WA	\$12,135	10%	109	102

Household Bill Costs – Housing Excluded

	City	Median Annual Spend	% of Income	COBI w/o Housing	COBI w/o Housing & Income Adjusted
26	Los Angeles, CA	\$12,110	16%	109	150
27	Charlotte, NC	\$12,019	14%	108	109
28	Oklahoma City, OK	\$12,001	19%	108	118
29	Minneapolis, MN	\$11,664	13%	105	99
30	San Francisco, CA	\$11,638	8%	105	92
31	Columbus, OH	\$11,554	17%	104	119
32	Indianapolis, IN	\$11,450	17%	103	113
33	Chicago, IL	\$11,347	14%	102	118
34	Saint Paul, MN	\$11,277	12%	102	95
35	Colorado Springs, CO	\$11,047	13%	100	105
36	Washington, DC	\$11,000	10%	99	104
37	Atlanta, GA	\$10,998	12%	99	110
38	Philadelphia, PA	\$10,883	17%	98	123
39	Kansas City, MO	\$10,794	15%	97	104
40	Albuquerque, NM	\$10,775	16%	97	108
41	Dayton, OH	\$10,755	15%	97	99
42	Cleveland, OH	\$10,746	20%	97	124
43	Boston, MA	\$10,726	10%	97	122
44	Tucson, AZ	\$10,470	15%	94	105
45	Saint Louis, MO	\$10,366	14%	93	100
46	El Paso, TX	\$10,322	17%	93	114
47	Las Vegas, NV	\$10,284	14%	93	115
48	Orlando, FL	\$10,035	13%	90	117
49	Pittsburgh, PA	\$9,617	12%	87	90
50	Sacramento, CA	\$9,377	12%	85	113

Powered by Actual Consumer Payment Data at National Scale

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

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

About doxoINSIGHTS

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

About doxo

[doxo](#) delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers. For over 10M [consumers](#), doxo's all-in-one bill pay makes it simple to organize and pay any bill on any device through a secure checkout. For [billers](#), doxo's network-driven platform enables online and mobile payments with a ridiculously simple integration, radically lower costs, and game-changing features that are unavailable with legacy bill pay vendors. For fintech partners, doxo delivers financial innovations to consumers across 97% of US Zip Codes, paying from more than 8,000 financial institutions to over [120,000 billers](#) in 45+ service categories. For [employees](#), doxo is a creative, ever-learning team that is passionate about building fintech tools that dramatically improve the bill pay experience. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over [\\$5T of US Household spend](#). To learn more about America's leading bill pay network, visit [doxo.com](#).