

U.S. Utilities Market Size and Household Spending Report

United States of Bill Pay doxoINSIGHTS Report 2021

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

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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.



Statistically significant, with over 6 million paying consumers.

30,000+

Geographically diverse, capturing payment activity in all 30,000+ U.S. zip codes

100,000

Covering 45 different biller service categories, with more than 100,000 unique billers

All income brackets

Economically representative, with participation from all income brackets.

All payment funding sources

Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxoINSIGHTS provides a comprehensive look into the household bill pay industry, with a deep dive into category size and average spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the 10 most common household bills. For more information about doxoINSIGHTS visit www.doxo.com/insights.

The Utilities Market Size and Household Spending Report, inclusive of electric, gas, water & sewer, and waste & recycling, breaks out the household spending market size; percentage of households that pay each bill; and average monthly and annual bill pay costs by state, largest metro areas and cities based on population.

Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$4.40 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$2.91 trillion. This report focuses on the \$380 billion Utilities category.



Utility bills account for **8.64%** of the **\$4.40** trillion spent on household bills per year.

*Other includes credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

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The average U.S. household spends **\$316** a month on Utilities.



Utilities amount to **\$2,955** of the **\$22,668** spent annually on the **ten most common** household bills.*



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*The ten most common household bills do not take into account such things as credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household





Utilities Bill Pay Market Size

Utilities Bill Pay Market Size by State

	State	# Households	Market Size (\$B)
1	California	12,576,918	\$39.32
2	Florida	7,420,759	\$21.18
3	Texas	8,922,664	\$20.78
4	New York	7,317,755	\$20.01
5	Pennsylvania	5,018,860	\$14.77
6	Ohio	4,602,999	\$14.47
7	Illinois	4,836,947	\$12.96
8	New Jersey	3,214,360	\$11.60
9	Michigan	3,872,494	\$11.04
10	Georgia	3,585,611	\$9.25
11	Washington	2,620,116	\$9.22
12	North Carolina	3,745,153	\$8.86
13	Massachusetts	2,547,068	\$8.33
14	Virginia	3,056,144	\$8.07
15	Arizona	2,381,696	\$7.51
16	Wisconsin	2,279,781	\$6.88
17	Alabama	1,883,727	\$6.50
18	Maryland	2,156,414	\$6.33
19	Indiana	2,502,149	\$6.04
20	Tennessee	2,492,121	\$5.76
21	Missouri	2,375,732	\$5.71
22	Kentucky	1,721,406	\$5.24
23	Minnesota	2,087,300	\$5.17
24	South Carolina	1,801,181	\$5.05
25	Colorado	1,972,932	\$5.02
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	State	# Households	Market Size (\$B)
26	Louisiana	1,728,134	\$4.86
27	Oregon	1,518,988	\$4.67
28	Connecticut	1,371,087	\$4.55
29	Oklahoma	1,460,555	\$4.05
30	Kansas	1,112,105	\$3.36
31	lowa	1,221,816	\$3.24
32	Arkansas	1,147,095	\$2.77
33	West Virginia	763,744	\$2.68
34	Nevada	1,006,477	\$2.67
35	Mississippi	1,115,776	\$2.56
36	Utah	877,481	\$2.38
37	New Mexico	790,552	\$2.38
38	Nebraska	721,277	\$1.92
39	Hawaii	455,338	\$1.80
40	Idaho	579,206	\$1.68
41	Maine	557,168	\$1.51
42	Montana	409,869	\$1.41
43			\$1.35
	Rhode Island	413,607	
44	New Hampshire		\$1.11
45	Delaware	342,294	\$1.00
46	Alaska	258,052	\$0.90
47	Vermont	256,442	\$0.77
48	South Dakota	322,111	\$0.71
49	North Dakota	280,782	\$0.69
50	Wyoming	226,944	\$0.62
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Utilities Bill Pay Market Size by 50 Most Populous U.S. Metros

	CBSA	Number of households in the area	Market Size (\$B)		CBSA	Number of households in the area	Market Size (\$B)
	New York, NY	6,915,598	\$21.17	26	Cincinnati, OH	831,592	\$2.40
	Los Angeles, CA	4,232,781	\$12.48	27	Milwaukee, WI	624,456	\$2.38
	Chicago, IL	3,473,949	\$8.64	28	Kansas City, MO	790,349	\$2.31
	Philadelphia, PA	2,256,636	\$6.84	29	Sacramento, CA	790,066	\$2.11
	Miami, FL	2,100,360	\$6.61	30	Indianapolis, IN	731,928	\$2.05
	Washington, DC	2,102,721	\$5.86	31	Providence, RI	626,610	\$2.02
	Boston, MA	1,759,088	\$5.84	32	Virginia Beach, VA	643,085	\$1.96
	San Francisco, CA	1,620,149	\$5.64	33	Charlotte, NC	859,822	\$1.94
	Houston, TX	2,065,516	\$5.63	34	Las Vegas, NV	715,397	\$1.93
	Dallas, TX	2,299,414	\$5.27	35	Nashville, TN	639,806	\$1.83
	Seattle, WA	1,357,689	\$5.08	36	San Antonio, TX	760,649	\$1.77
	Atlanta, GA	1,941,963	\$5.06	37	Birmingham, AL	416,220	\$1.71
	Detroit, MI	1,677,231	\$5.01	38	Orlando, FL	802,524	\$1.65
	Phoenix, AZ	1,531,103	\$4.67	39	Louisville, KY	482,906	\$1.62
	Riverside, CA	1,297,930	\$4.65	40	Hartford, CT	471,804	\$1.59
	Pittsburgh, PA	997,991	\$3.93	41	San Jose, CA	625,607	\$1.51
	Minneapolis, MN	1,297,483	\$3.28	42	Buffalo, NY	472,788	\$1.45
	Baltimore, MD	1,032,660	\$3.11	43	New Orleans, LA	463,177	\$1.44
•	St. Louis, MO	1,108,386	\$2.80	44	Jacksonville, FL	524,056	\$1.37
	Cleveland, OH	850,988	\$2.76	45	Oklahoma City, OK	487,504	\$1.36
	Denver, CO	1,002,040	\$2.74	46	Richmond, VA	461,355	\$1.32
	Portland, OR	866,511	\$2.68	47	Raleigh, NC	437,623	\$1.20
	Tampa, FL	1,150,628	\$2.66	48	Austin, TX	653,659	\$1.16
	San Diego, CA	1,086,790	\$2.63	49	Rochester, NY	431,463	\$1.03
	Columbus, OH	743,937	\$2.47	50	Memphis, TN	491,024	\$0.97



Regional Utilities Bill Pay Comparison

The Most and Least Expensive States for Utilities



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* Average Monthly Bill x 12 months per year = Yearly Bill

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The Most and Least Expensive Major Metro Areas for Utilities

(50 most populous metros by number of households)



The Most and Least Expensive Cities for Utilities (population 40k+ households)

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Utilities Market/Spend Breakdown by State

Utilities Market/Spend by State

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
1 Alabama	1,883,727	\$6.50	\$350	\$3,452
2 Alaska	258,052	\$0.90	\$428	\$3,472
3 Arizona	2,381,696	\$7.51	\$334	\$3,153
4 Arkansas	1,147,095	\$2.77	\$252	\$2,411
5 California	12,576,918	\$39.32	\$346	\$3,126
6 Colorado	1,972,932	\$5.02	\$290	\$2,544
7 Connecticut	1,371,087	\$4.55	\$408	\$3,317
8 Delaware	342,294	\$1.00	\$329	\$2,924
9 Florida	7,420,759	\$21.18	\$324	\$2,854
10 Georgia	3,585,611	\$9.25	\$277	\$2,579
11 Hawaii	455,338	\$1.80	\$540	\$3,951
12 Idaho	579,206	\$1.68	\$306	\$2,909
13 Illinois	4,836,947	\$12.96	\$298	\$2,679
14 Indiana	2,502,149	\$6.04	\$249	\$2,414
15 Iowa	1,221,816	\$3.24	\$281	\$2,651
16 Kansas	1,112,105	\$3.36	\$314	\$3,024
17 Kentucky	1,721,406	\$5.24	\$303	\$3,045
18 Louisiana	1,728,134	\$4.86	\$279	\$2,812
19 Maine	557,168	\$1.51	\$393	\$2,701
20 Maryland	2,156,414	\$6.33	\$359	\$2,936
21 Massachusetts	2,547,068	\$8.33	\$424	\$3,271
22 Michigan	3,872,494	\$11.04	\$322	\$2,851
23 Minnesota	2,087,300	\$5.17	\$286	\$2,478
24 Mississippi	1,115,776	\$2.56	\$233	\$2,297
25 Missouri	2,375,732	\$5.71	\$256	\$2,403
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

Utilities Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
26 Montana	409,869	\$1.41	\$398	\$3,450
27 Nebraska	721,277	\$1.92	\$290	\$2,663
28 Nevada	1,006,477	\$2.67	\$274	\$2,649
29 New Hampshire	519,023	\$1.11	\$345	\$2,145
30 New Jersey	3,214,360	\$11.60	\$436	\$3,609
31 New Mexico	790,552	\$2.38	\$322	\$3,012
32 New York	7,317,755	\$20.01	\$345	\$2,735
33 North Carolina	3,745,153	\$8.86	\$279	\$2,367
34 North Dakota	280,782	\$0.69	\$305	\$2,443
35 Ohio	4,602,999	\$14.47	\$314	\$3,143
36 Oklahoma	1,460,555	\$4.05	\$290	\$2,775
37 Oregon	1,518,988	\$4.67	\$331	\$3,074
38 Pennsylvania	5,018,860	\$14.77	\$315	\$2,943
39 Rhode Island	413,607	\$1.35	\$398	\$3,255
40 South Carolina	1,801,181	\$5.05	\$301	\$2,806
41 South Dakota	322,111	\$0.71	\$239	\$2,219
42 Tennessee	2,492,121	\$5.76	\$254	\$2,309
43 Texas	8,922,664	\$20.78	\$255	\$2,328
44 Utah	877,481	\$2.38	\$266	\$2,716
45 Vermont	256,442	\$0.77	\$341	\$2,998
46 Virginia	3,056,144	\$8.07	\$284	\$2,641
47 Washington	2,620,116	\$9.22	\$353	\$3,517
48 West Virginia	763,744	\$2.68	\$305	\$3,507
49 Wisconsin	2,279,781	\$6.88	\$356	\$3,019
50 Wyoming	226,944	\$0.62	\$282	\$2,715
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



Utilities Market/Spend by Metro Area

50 Most Populous Metros Market/Spend by Household

		# of	Market	Average	
	Clty	# of Households	Size (\$B)	Montlhy Bill	Cost Per Year *
1	Atlanta, GA	1,941,963	\$5.06	\$240	\$2,605
2	Austin, TX	653,659	\$1.16	\$170	\$1,770
3	Baltimore, MD	1,032,660	\$3.11	\$347	\$3,015
4	Birmingham, AL	416,220	\$1.71	\$396	\$4,109
5	Boston, MA	1,759,088	\$5.84	\$361	\$3,319
6	Buffalo, NY	472,788	\$1.45	\$310	\$3,058
7	Charlotte, NC	859,822	\$1.94	\$227	\$2,252
8	Chicago, IL	3,473,949	\$8.64	\$251	\$2,488
9	Cincinnati, OH	831,592	\$2.40	\$284	\$2,883
10	Cleveland, OH	850,988	\$2.76	\$316	\$3,241
11	Columbus, OH	743,937	\$2.47	\$314	\$3,325
12	Dallas, TX	2,299,414	\$5.27	\$239	\$2,290
13	Denver, CO	1,002,040	\$2.74	\$272	\$2,733
14	Detroit, MI	1,677,231	\$5.01	\$299	\$2,986
15	Hartford, CT	471,804	\$1.59	\$379	\$3,367
16	Houston, TX	2,065,516	\$5.63	\$271	\$2,727
17	Indianapolis, IN	731,928	\$2.05	\$266	\$2,806
18	Jacksonville, FL	524,056	\$1.37	\$288	\$2,608
19	Kansas City, MO	790,349	\$2.31	\$274	\$2,927
20	Las Vegas, NV	715,397	\$1.93	\$255	\$2,700
21	Los Angeles, CA	4,232,781	\$12.48	\$300	\$2,949
22	Louisville, KY	482,906	\$1.62	\$313	\$3,347
23	Memphis, TN	491,024	\$0.97	\$197	\$1,974
24	Miami, FL	2,100,360	\$6.61	\$333	\$3,148
25	Milwaukee, WI	624,456	\$2.38	\$440	\$3,813
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

50 Most Populous Metros Market/Spend by Household (continued)

-		Marilan	Average	-
Clty	# of Households	Market Size (\$B)	Montlhy Bill	Cost Per Year *
26 Minneapolis, MN	1,297,483	\$3.28	\$241	\$2,528
27 Nashville, TN	639,806	\$1.83	\$287	\$2,860
28 New Orleans, LA	463,177	\$1.44	\$303	\$3,117
29 New York, NY	6,915,598	\$21.17	\$336	\$3,061
30 Oklahoma City, OK	487,504	\$1.36	\$263	\$2,798
31 Orlando, FL	802,524	\$1.65	\$212	\$2,055
32 Philadelphia, PA	2,256,636	\$6.84	\$305	\$3,029
33 Phoenix, AZ	1,531,103	\$4.67	\$330	\$3,049
34 Pittsburgh, PA	997,991	\$3.93	\$380	\$3,940
35 Portland, OR	866,511	\$2.68	\$299	\$3,098
36 Providence, RI	626,610	\$2.02	\$319	\$3,231
37 Raleigh, NC	437,623	\$1.20	\$303	\$2,736
38 Richmond, VA	461,355	\$1.32	\$285	\$2,854
39 Riverside, CA	1,297,930	\$4.65	\$347	\$3,579
40 Rochester, NY	431,463	\$1.03	\$243	\$2,397
41 Sacramento, CA	790,066	\$2.11	\$257	\$2,677
42 San Antonio, TX	760,649	\$1.77	\$233	\$2,326
43 San Diego, CA	1,086,790	\$2.63	\$259	\$2,416
44 San Francisco, CA	1,620,149	\$5.64	\$364	\$3,483
45 San Jose, CA	625,607	\$1.51	\$291	\$2,419
46 Seattle, WA	1,357,689	\$5.08	\$341	\$3,740
47 St. Louis, MO	1,108,386	\$2.80	\$244	\$2,522
48 Tampa, FL	1,150,628	\$2.66	\$238	\$2,315
49 Virginia Beach, VA	643,085	\$1.96	\$281	\$3,047
50 Washington, DC	2,102,721	\$5.86	\$296	\$2,789
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.



Utilities Market/Spend by U.S. Cities

(with a population of 40k+)

City	# of Households	Market Size (\$B)	Average Montlhy	Cost Per Year *
			Bill	
1 Abilene, TX	62,398	\$0.18	\$287	\$2,810
2 Akron, OH	279,309	\$1.01	\$340	\$3,634
3 Albany, GA	57,453	\$0.14	\$226	\$2,433
4 Albany, NY	352,380	\$0.98	\$280	\$2,786
5 Albany, OR	47,796	\$0.19	\$414	\$3,941
6 Albuquerque, NM	345,861	\$1.10	\$309	\$3,181
7 Alexandria, LA	58,379	\$0.11	\$206	\$1,916
8 Allentown, PA	318,238	\$0.76	\$237	\$2,380
9 Altoona, PA	53,082	\$0.20	\$371	\$3,784
10 Amarillo, TX	94,550	\$0.23	\$220	\$2,396
11 Ames, IA	45,648	\$0.10	\$204	\$2,275
12 Anchorage, AK	139,107	\$0.48	\$366	\$3,471
13 Ann Arbor, MI	132,664	\$0.43	\$321	\$3,241
14 Anniston, AL	51,015	\$0.18	\$356	\$3,447
15 Appleton, WI	86,963	\$0.28	\$358	\$3,271
16 Asheville, NC	179,695	\$0.40	\$234	\$2,204
17 Athens, GA	73,089	\$0.24	\$315	\$3,320
18 Atlanta, GA	1,941,963	\$5.06	\$240	\$2,605
19 Atlantic City, NJ	102,716	\$0.46	\$450	\$4,513
20 Auburn, AL	55,658	\$0.18	\$330	\$3,294
21 Augusta, GA	213,734	\$0.61	\$266	\$2,843
22 Augusta, ME	51,116	\$0.14	\$325	\$2,677
23 Austin, TX	653,659	\$1.16	\$170	\$1,770
24 Bakersfield, CA	255,309	\$0.80	\$300	\$3,118
25 Baltimore, MD	1,032,660	\$3.11	\$347	\$3,015
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

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	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
26	Bangor, ME	63,935	\$0.16	\$324	\$2,533
27	Barnstable Town, MA	96,674	\$0.30	\$323	\$3,142
28	Baton Rouge, LA	305,052	\$0.91	\$289	\$2,970
29	Battle Creek, MI	54,117	\$0.15	\$269	\$2,773
30	Bay City, MI	43,423	\$0.13	\$298	\$3,011
31	Beaumont, TX	145,938	\$0.41	\$262	\$2,779
32	Beckley, WV	50,735	\$0.17	\$287	\$3,377
33	Bellingham, WA	79,613	\$0.20	\$243	\$2,560
34	Bend, OR	63,591	\$0.18	\$277	\$2,894
35	Billings, MT	69,146	\$0.29	\$428	\$4,258
36	Binghamton, NY	104,487	\$0.23	\$213	\$2,178
37	Birmingham, AL	416,220	\$1.71	\$396	\$4,109
38	Bismarck, ND	45,778	\$0.11	\$279	\$2,443
39	Blacksburg, VA	65,048	\$0.12	\$173	\$1,812
40	Bloomington, IL	65,545	\$0.24	\$367	\$3,649
41	Bloomington, IN	62,989	\$0.13	\$191	\$2,102
42	Bluefield, WV	47,674	\$0.20	\$374	\$4,225
43	Boise City, ID	225,940	\$0.68	\$288	\$3,022
44	Boston, MA	1,759,088	\$5.84	\$361	\$3,319
45	Boulder, CO	113,870	\$0.30	\$263	\$2,608
46	Bowling Green, KY	61,386	\$0.11	\$165	\$1,853
47	Bremerton, WA	97,173	\$0.34	\$324	\$3,549
48	Bridgeport, CT	335,591	\$1.13	\$358	\$3,370
49	Brownsville, TX	119,613	\$0.25	\$234	\$2,132
50	Brunswick, GA	43,663	\$0.14	\$311	\$3,216
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
51	Buffalo, NY	472,788	\$1.45	\$310	\$3,058
52	Burlington, NC	62,604	\$0.14	\$221	\$2,283
53	Burlington, VT	82,687	\$0.28	\$385	\$3,393
54	Canton, OH	169,938	\$0.58	\$309	\$3,406
55	Cape Coral, FL	259,889	\$0.64	\$274	\$2,445
56	Carbondale, IL	57,291	\$0.22	\$390	\$3,907
57	Cedar Rapids, IA	104,591	\$0.27	\$252	\$2,587
58	Chambersburg, PA	54,762	\$0.23	\$467	\$4,270
59	Champaign, IL	87,213	\$0.30	\$323	\$3,484
60	Charleston, SC	259,283	\$0.82	\$316	\$3,164
61	Charleston, WV	120,771	\$0.47	\$330	\$3,868
62	Charlotte, NC	859,822	\$1.94	\$227	\$2,252
63	Charlottesville, VA	79,659	\$0.42	\$568	\$5,215
64	Chattanooga, TN	207,863	\$0.61	\$303	\$2,942
65	Chicago, IL	3,473,949	\$8.64	\$251	\$2,488
66	Chico, CA	87,772	\$0.35	\$384	\$4,001
67	Cincinnati, OH	831,592	\$2.40	\$284	\$2,883
68	Clarksville, TN	99,434	\$0.23	\$238	\$2,271
69	Cleveland, OH	850,988	\$2.76	\$316	\$3,241
70	Cleveland, TN	44,290	\$0.11	\$243	\$2,451
71	College Station, TX	84,570	\$0.16	\$186	\$1,884
72	Colorado Springs, CO	246,805	\$0.47	\$217	\$1,921
73	Columbia, MO	75,062	\$0.19	\$248	\$2,493
74	Columbia, SC	292,900	\$0.96	\$327	\$3,286
75	Columbus, GA	118,174	\$0.28	\$243	\$2,407

* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
6	Columbus, OH	743,937	\$2.47	\$314	\$3,325
7	Concord, NH	55,193	\$0.14	\$254	\$2,462
8	Cookeville, TN	44,472	\$0.12	\$286	\$2,742
9	Corpus Christi, TX	148,967	\$0.41	\$292	\$2,769
0	Crestview, FL	92,996	\$0.34	\$363	\$3,670
1	Cumberland, MD	41,806	\$0.16	\$366	\$3,727
2	Dallas, TX	2,299,414	\$5.27	\$239	\$2,290
3	Dalton, GA	49,612	\$0.14	\$298	\$2,837
4	Danville, VA	44,451	\$0.12	\$264	\$2,641
5	Daphne, AL	73,104	\$0.20	\$338	\$2,793
6	Davenport, IA	155,495	\$0.41	\$259	\$2,653
7	Dayton, OH	329,127	\$0.78	\$216	\$2,375
3	Decatur, AL	60,372	\$0.13	\$216	\$2,089
•	Decatur, IL	45,743	\$0.12	\$263	\$2,596
כ	Deltona, FL	247,866	\$0.57	\$240	\$2,282
1	Denver, CO	1,002,040	\$2.74	\$272	\$2,733
2	Des Moines, IA	238,159	\$0.66	\$257	\$2,752
3	Detroit, MI	1,677,231	\$5.01	\$299	\$2,986
4	Dothan, AL	58,531	\$0.13	\$213	\$2,240
5	Dover, DE	57,571	\$0.14	\$235	\$2,418
6	Duluth, MN	122,290	\$0.38	\$326	\$3,096
7	Durham, NC	213,343	\$0.54	\$258	\$2,512
3	East Stroudsburg, PA	60,973	\$0.19	\$335	\$3,101
•	Eau Claire, WI	63,231	\$0.19	\$293	\$2,937
00	El Centro, CA	47,861	\$0.11	\$225	\$2,277

* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
101 El Paso, TX	257,772	\$0.60	\$217	\$2,345
102 Elizabethtown, KY	56,785	\$0.17	\$282	\$2,962
103 Elkhart, IN	70,065	\$0.19	\$273	\$2,774
104 Erie, PA	111,837	\$0.47	\$425	\$4,174
105 Eugene, OR	146,021	\$0.41	\$273	\$2,813
106 Eureka, CA	56,067	\$0.21	\$384	\$3,782
107 Evansville, IN	125,625	\$0.44	\$339	\$3,476
108 Fargo, ND	86,359	\$0.22	\$245	\$2,526
109 Farmington, NM	43,606	\$0.18	\$397	\$4,065
110 Fayetteville, AR	164,860	\$0.34	\$201	\$2,064
111 Fayetteville, NC	173,308	\$0.45	\$325	\$2,589
112 Flagstaff, AZ	44,915	\$0.11	\$251	\$2,509
113 Flint, MI	175,209	\$0.50	\$276	\$2,849
114 Florence, AL	61,033	\$0.22	\$363	\$3,570
115 Florence, SC	81,386	\$0.19	\$233	\$2,335
116 Fort Collins, CO	118,828	\$0.19	\$146	\$1,562
117 Fort Smith, AR	95,796	\$0.25	\$258	\$2,625
118 Fort Wayne, IN	151,143	\$0.45	\$276	\$2,963
119 Fresno, CA	290,940	\$0.76	\$254	\$2,620
120 Gadsden, AL	43,113	\$0.15	\$338	\$3,364
121 Gainesville, FL	126,344	\$0.37	\$351	\$2,928
122 Gainesville, GA	61,339	\$0.18	\$272	\$2,905
123 Glens Falls, NY	52,972	\$0.15	\$280	\$2,761
124 Goldsboro, NC	48,056	\$0.14	\$299	\$2,813
125 Grand Junction, CO	58,137	\$0.13	\$208	\$2,193
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
126 Grand Rapids, MI	375,218	\$0.77	\$188	\$2,057
127 Greeley, CO	97,806	\$0.20	\$187	\$2,084
128 Green Bay, WI	123,576	\$0.39	\$326	\$3,146
129 Greensboro, NC	295,808	\$0.67	\$230	\$2,278
130 Greenville, NC	68,740	\$0.25	\$391	\$3,681
131 Greenville, SC	325,589	\$0.87	\$263	\$2,670
132 Gulfport, MS	145,343	\$0.44	\$318	\$3,056
133 Hagerstown, WV	102,560	\$0.39	\$363	\$3,810
134 Hammond, LA	47,601	\$0.13	\$251	\$2,644
135 Hanford, CA	40,802	\$0.09	\$231	\$2,281
136 Harrisburg, PA	221,276	\$0.57	\$237	\$2,575
137 Harrisonburg, VA	46,356	\$0.18	\$344	\$3,932
138 Hartford, CT	471,804	\$1.59	\$379	\$3,367
139 Hattiesburg, MS	65,193	\$0.14	\$237	\$2,180
140 Hickory, NC	143,511	\$0.39	\$266	\$2,684
141 Hilo, HI	67,096	\$0.22	\$443	\$3,337
142 Hilton Head Island, SC	72,398	\$0.21	\$289	\$2,878
143 Homosassa Springs, FL	63,172	\$0.18	\$289	\$2,858
144 Hot Springs, AR	44,551	\$0.13	\$289	\$2,985
145 Houma, LA	75,670	\$0.17	\$212	\$2,208
146 Houston, TX	2,065,516	\$5.63	\$271	\$2,727
147 Huntington, WV	149,955	\$0.53	\$302	\$3,512
148 Huntsville, AL	166,037	\$0.31	\$195	\$1,875
149 Idaho Falls, ID	46,131	\$0.17	\$351	\$3,686
150 Indianapolis, IN	731,928	\$2.05	\$266	\$2,806
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City		# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
51 Iowa City	, IA	61,239	\$0.15	\$231	\$2,372
52 Jackson,	MI	60,951	\$0.21	\$354	\$3,506
53 Jackson,	MS	217,962	\$0.43	\$181	\$1,981
54 Jackson,	TN	70,586	\$0.22	\$333	\$3,097
55 Jacksonv	ville, FL	524,056	\$1.37	\$288	\$2,608
56 Jacksonv	ville, NC	61,086	\$0.16	\$280	\$2,686
57 Jamestov	wn, NY	54,969	\$0.12	\$216	\$2,122
58 Janesville	e, WI	62,638	\$0.27	\$417	\$4,371
59 Jefferson	City, MO	56,546	\$0.11	\$192	\$1,995
60 Johnson	City, TN	82,868	\$0.19	\$220	\$2,321
61 Johnstov	vn, PA	59,346	\$0.26	\$435	\$4,297
62 Jonesbor	ro, AR	47,665	\$0.09	\$174	\$1,821
63 Joplin, M	0	67,529	\$0.15	\$235	\$2,161
64 Kahului, I	н	53,886	\$0.25	\$621	\$4,575
65 Kalamazo	oo, MI	99,482	\$0.38	\$342	\$3,800
66 Kankake	e, IL	41,095	\$0.11	\$280	\$2,747
67 Kansas C	ity, MO	790,349	\$2.31	\$274	\$2,927
68 Kennewi	ck, WA	88,151	\$0.29	\$348	\$3,292
69 Killeen, T	x	144,471	\$0.35	\$263	\$2,392
70 Kingspor	t, TN	129,995	\$0.41	\$323	\$3,158
71 Kingston	, NY	70,117	\$0.22	\$333	\$3,182
72 Knoxville	, TN	328,604	\$0.98	\$323	\$2,972
73 La Cross	e, WI	53,922	\$0.20	\$359	\$3,617
74 Lafayette	, IN	77,944	\$0.18	\$219	\$2,306
75 Lafayette	, LA	175,846	\$0.36	\$225	\$2,048

* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

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	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
176	Lake Charles, LA	77,978	\$0.18	\$221	\$2,315
177	Lake Havasu City, AZ	82,317	\$0.28	\$314	\$3,363
178	Lakeland, FL	228,829	\$0.66	\$302	\$2,878
179	Lancaster, PA	193,954	\$0.49	\$261	\$2,509
180	Lansing, MI	213,654	\$0.46	\$227	\$2,132
181	Laredo, TX	67,052	\$0.17	\$256	\$2,599
182	Las Cruces, NM	77,601	\$0.20	\$249	\$2,552
183	Las Vegas, NV	715,397	\$1.93	\$255	\$2,700
184	Lawrence, KS	43,682	\$0.13	\$267	\$2,871
185	Lawton, OK	47,126	\$0.09	\$185	\$1,949
186	Lebanon, NH	90,261	\$0.22	\$292	\$2,430
187	Lebanon, PA	52,978	\$0.15	\$260	\$2,765
188	Lewiston, ME	44,315	\$0.12	\$297	\$2,690
189	Lexington, KY	189,880	\$0.64	\$321	\$3,361
190	Lima, OH	43,846	\$0.12	\$251	\$2,684
191	Lincoln, NE	119,052	\$0.33	\$275	\$2,732
192	Little Rock, AR	275,477	\$0.75	\$255	\$2,712
193	London, KY	57,038	\$0.18	\$308	\$3,178
194	Longview, TX	103,952	\$0.30	\$274	\$2,905
195	Longview, WA	41,187	\$0.12	\$292	\$3,022
196	Los Angeles, CA	4,232,781	\$12.48	\$300	\$2,949
197	Louisville County,	482,906	\$1.62	\$313	\$3,347
198	Lubbock, TX	110,219	\$0.27	\$237	\$2,486
199	Lumberton, NC	51,724	\$0.15	\$330	\$2,835
200	Lynchburg, VA	98,295	\$0.33	\$341	\$3,309
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

		# of	Market	Average	Cost Per Year *
C	City	Households	Size (\$B)	Montlhy Bill	
201 M	lacon, GA	86,408	\$0.19	\$205	\$2,190
202 M	ladera, CA	43,168	\$0.19	\$508	\$4,419
203 M	ladison, WI	252,908	\$0.93	\$339	\$3,667
204 M	lanchester, NH	155,499	\$0.37	\$264	\$2,403
205 M	lanhattan, KS	46,589	\$0.17	\$360	\$3,625
206 M	lansfield, OH	48,601	\$0.17	\$316	\$3,507
207 M	IcAllen, TX	216,438	\$0.50	\$220	\$2,327
208 M	ledford, OR	82,322	\$0.25	\$299	\$3,072
209 M	lemphis, TN	491,024	\$0.97	\$197	\$1,974
210 M	lerced, CA	75,228	\$0.18	\$259	\$2,402
211 M	leridian, MS	42,621	\$0.09	\$204	\$2,128
212 M	liami, FL	2,100,360	\$6.61	\$333	\$3,148
213 M	lichigan City, IN	41,839	\$0.13	\$324	\$3,202
214 M	lidland, TX	51,479	\$0.10	\$188	\$1,894
215 M	lilwaukee, WI	624,456	\$2.38	\$440	\$3,813
216 M	linneapolis, MN	1,297,483	\$3.28	\$241	\$2,528
217 M	lissoula, MT	45,135	\$0.18	\$398	\$3,913
218 M	lobile, AL	165,296	\$0.64	\$379	\$3,863
219 M	lodesto, CA	166,627	\$0.37	\$207	\$2,224
220 M	Ionroe, LA	79,247	\$0.25	\$304	\$3,149
221 M	Ionroe, MI	60,504	\$0.23	\$346	\$3,770
222 M	Iontgomery, AL	145,223	\$0.52	\$358	\$3,581
223 M	lorgantown, WV	51,214	\$0.17	\$297	\$3,397
224 M	lorristown, TN	56,200	\$0.15	\$278	\$2,711
225 M	lount Vernon, WA	46,236	\$0.16	\$316	\$3,488
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

	City	# of Households	Market Size (\$B)	Avrage Montlhy Bill	Cost Per Year *
226	Muncie, IN	46,188	\$0.10	\$192	\$2,131
227	Muskegon, MI	66,214	\$0.17	\$248	\$2,625
228	Myrtle Beach, SC	162,848	\$0.51	\$327	\$3,107
229	Napa, CA	49,128	\$0.10	\$215	\$2,118
230	Naples, FL	132,454	\$0.27	\$225	\$2,058
231	Nashville, TN	639,806	\$1.83	\$287	\$2,860
232	New Bern, NC	50,620	\$0.21	\$447	\$4,108
233	New Haven, CT	334,544	\$1.24	\$397	\$3,715
234	New Orleans, LA	463,177	\$1.44	\$303	\$3,117
235	New York, NY	6,915,598	\$21.17	\$336	\$3,061
236	Niles, MI	67,433	\$0.20	\$295	\$2,975
237	North Port, FL	312,862	\$0.71	\$228	\$2,269
238	Norwich, CT	107,541	\$0.26	\$273	\$2,456
239	Ocala, FL	130,947	\$0.35	\$277	\$2,663
240	Ocean City, NJ	41,055	\$0.17	\$401	\$4,097
241	Odessa, TX	49,854	\$0.12	\$253	\$2,506
242	Ogden, UT	191,135	\$0.48	\$225	\$2,522
243	Ogdensburg, NY	40,839	\$0.11	\$301	\$2,783
244	Oklahoma City, OK	487,504	\$1.36	\$263	\$2,798
245	Olympia, WA	100,192	\$0.30	\$285	\$2,983
246	Omaha, NE	334,236	\$0.79	\$220	\$2,361
247	Orlando, FL	802,524	\$1.65	\$212	\$2,055
248	Oshkosh, WI	66,883	\$0.20	\$314	\$2,983
249	Ottawa, IL	60,649	\$0.16	\$263	\$2,653
250	Owensboro, KY	46,515	\$0.12	\$229	\$2,558
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
1 Oxnard, CA	268,817	\$0.84	\$297	\$3,123
52 Paducah, KY	41,597	\$0.14	\$306	\$3,333
53 Palm Bay, FL	229,886	\$0.45	\$199	\$1,956
54 Panama City, FL	68,926	\$0.23	\$346	\$3,374
55 Pensacola, FL	172,965	\$0.59	\$341	\$3,388
56 Peoria, IL	165,788	\$0.52	\$311	\$3,155
57 Philadelphia, PA	2,256,636	\$6.84	\$305	\$3,029
58 Phoenix, AZ	1,531,103	\$4.67	\$330	\$3,049
59 Pittsburgh, PA	997,991	\$3.93	\$380	\$3,940
60 Pittsfield, MA	56,091	\$0.20	\$407	\$3,612
61 Port St. Lucie, FL	169,431	\$0.38	\$231	\$2,258
62 Portland, ME	213,603	\$0.62	\$330	\$2,886
63 Portland, OR	866,511	\$2.68	\$299	\$3,098
64 Pottsville, PA	60,119	\$0.19	\$316	\$3,094
65 Poughkeepsie, NY	235,404	\$0.73	\$376	\$3,084
66 Prescott Valley, AZ	92,586	\$0.25	\$279	\$2,730
67 Providence, RI	626,610	\$2.02	\$319	\$3,231
68 Provo, UT	143,105	\$0.45	\$336	\$3,146
69 Pueblo, CO	63,062	\$0.17	\$282	\$2,772
70 Punta Gorda, FL	72,635	\$0.21	\$305	\$2,832
71 Racine, WI	79,582	\$0.27	\$385	\$3,435
72 Raleigh, NC	437,623	\$1.20	\$303	\$2,736
73 Rapid City, SD	51,449	\$0.11	\$189	\$2,056
74 Reading, PA	153,957	\$0.41	\$285	\$2,691
75 Redding, CA	73,647	\$0.18	\$231	\$2,395

* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
276	Reno, NV	164,947	\$0.37	\$239	\$2,273
277	Richmond, VA	461,355	\$1.32	\$285	\$2,854
278	Riverside, CA	1,297,930	\$4.65	\$347	\$3,579
279	Roanoke, VA	129,318	\$0.43	\$326	\$3,317
280	Rochester, MN	82,092	\$0.17	\$195	\$2,085
281	Rochester, NY	431,463	\$1.03	\$243	\$2,397
282	Rockford, IL	133,471	\$0.43	\$288	\$3,222
283	Rocky Mount, NC	60,461	\$0.20	\$328	\$3,265
284	Roseburg, OR	44,400	\$0.13	\$295	\$2,947
285	Sacramento, CA	790,066	\$2.11	\$257	\$2,677
286	Saginaw, MI	78,788	\$0.25	\$316	\$3,219
287	Salem, OH	44,217	\$0.14	\$283	\$3,247
288	Salem, OR	141,755	\$0.43	\$281	\$3,034
289	Salinas, CA	123,081	\$0.43	\$345	\$3,486
290	Salisbury, MD	151,189	\$0.59	\$430	\$3,934
291	Salt Lake City, UT	361,181	\$0.94	\$247	\$2,594
292	San Angelo, TX	43,131	\$0.08	\$177	\$1,844
293	San Antonio, TX	760,649	\$1.77	\$233	\$2,326
294	San Diego, CA	1,086,790	\$2.63	\$259	\$2,416
295	San Francisco, CA	1,620,149	\$5.64	\$364	\$3,483
296	San Jose, CA	625,607	\$1.51	\$291	\$2,419
297	San Luis Obispo, CA	101,854	\$0.29	\$281	\$2,895
298	Santa Cruz, CA	99,442	\$0.30	\$313	\$3,006
299	Santa Fe, NM	61,099	\$0.19	\$298	\$3,047
300	Santa Maria, CA	142,195	\$0.37	\$284	\$2,568
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
301 Santa Rosa, CA	185,938	\$0.56	\$321	\$2,990
302 Savannah, GA	133,209	\$0.27	\$210	\$2,060
303 Scranton, PA	229,742	\$0.57	\$237	\$2,463
304 Seattle, WA	1,357,689	\$5.08	\$341	\$3,740
305 Sebastian, FL	60,195	\$0.14	\$247	\$2,383
306 Sebring, FL	42,457	\$0.10	\$235	\$2,286
307 Sheboygan, WI	46,361	\$0.16	\$355	\$3,476
308 Shelby, NC	40,694	\$0.08	\$207	\$2,045
309 Sherman, TX	48,235	\$0.09	\$206	\$1,965
310 Shreveport, LA	157,739	\$0.44	\$272	\$2,775
311 Sierra Vista, AZ	51,401	\$0.14	\$270	\$2,677
312 Sioux City, IA	55,780	\$0.15	\$260	\$2,667
313 Sioux Falls, SD	89,032	\$0.15	\$156	\$1,717
314 South Bend, IN	123,512	\$0.26	\$190	\$2,081
315 Spartanburg, SC	107,860	\$0.28	\$253	\$2,608
316 Spokane, WA	204,970	\$0.61	\$310	\$2,973
317 Springfield, IL	88,217	\$0.21	\$263	\$2,378
318 Springfield, MA	269,256	\$0.76	\$317	\$2,840
319 Springfield, MO	177,013	\$0.38	\$221	\$2,133
320 Springfield, OH	54,868	\$0.18	\$304	\$3,315
321 St. Cloud, MN	67,739	\$0.16	\$226	\$2,353
322 St. George, UT	46,355	\$0.15	\$313	\$3,238
323 St. Joseph, MO	46,887	\$0.10	\$202	\$2,139
324 St. Louis, MO	1,108,386	\$2.80	\$244	\$2,522
325 State College, PA	57,976	\$0.28	\$478	\$4,849
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

City		# of Households	Market Size (\$B)	Average Montlhy Bill	Cost Per Year *
26 Staun	ton, VA	46,358	\$0.19	\$390	\$4,193
27 Stock	ton, CA	214,750	\$0.74	\$319	\$3,463
28 Sumte	er, SC	53,579	\$0.14	\$264	\$2,648
29 Syracı	use, NY	263,350	\$0.66	\$262	\$2,496
30 Tallaha	assee, FL	144,253	\$0.29	\$287	\$2,029
31 Tampa	a, FL	1,150,628	\$2.66	\$238	\$2,315
32 Terre I	Haute, IN	71,503	\$0.15	\$202	\$2,142
33 Texarl	kana, TX	57,183	\$0.15	\$242	\$2,610
34 The Vi	llages, FL	41,355	\$0.12	\$313	\$2,876
35 Toledo	o, OH	262,373	\$0.89	\$327	\$3,404
36 Topek	a, KS	94,690	\$0.35	\$341	\$3,724
37 Torring	gton, CT	76,747	\$0.23	\$322	\$3,033
38 Traver	se City, MI	58,651	\$0.18	\$319	\$3,146
39 Trento	n, NJ	137,121	\$0.55	\$447	\$3,991
40 Trucke	ee, CA	40,512	\$0.14	\$338	\$3,376
41 Tucso	n, AZ	393,945	\$1.34	\$310	\$3,409
42 Tulsa,	ок	365,109	\$1.06	\$261	\$2,901
43 Tupelo	o, MS	62,049	\$0.12	\$188	\$1,911
44 Tuscal	loosa, AL	91,331	\$0.34	\$373	\$3,737
45 Tyler, ⁻	тх	80,428	\$0.20	\$240	\$2,475
46 Urban	Honolulu, HI	311,047	\$1.23	\$574	\$3,941
47 Utica,	NY	118,846	\$0.46	\$424	\$3,874
48 Valdos	sta, GA	50,180	\$0.14	\$279	\$2,875
49 Vallejo	o, CA	141,336	\$0.52	\$385	\$3,703
50 Vinela	nd, NJ	52,974	\$0.34	\$643	\$6,347

* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

	City	# of Households	Market Size (\$B)	Average Montlhy	Cost Per Year *
351	Virginia Beach, VA	643,085	\$1.96	Bill \$281	\$3,047
352	Visalia, CA	129,146	\$0.45	\$306	\$3,460
353	Waco, TX	93,669	\$0.26	\$276	\$2,769
354	Warner Robins, GA	64,276	\$0.20 \$0.15	\$238	\$2,300
355	Washington, DC	2,102,721	\$5.86	\$296	\$2,789
356	Waterloo, IA	66,643	\$0.19	\$276	\$2,777
357	Watertown, NY	44,057	\$0.14	\$328	\$3,204
358	Wausau, WI	63,626	\$0.24	\$377	\$3,760
359	Weirton, WV	53,452	\$0.18	\$291	\$3,296
360	Wenatchee, WA	41,337	\$0.14	\$322	\$3,418
361	Wheeling, WV	61,195	\$0.21	\$300	\$3,457
862	Wichita Falls, TX	56,893	\$0.12	\$202	\$2,066
363	Wichita, KS	240,800	\$0.78	\$310	\$3,228
864	Williamsport, PA	48,043	\$0.13	\$255	\$2,672
365	Wilmington, NC	105,795	\$0.25	\$255	\$2,345
866	Winchester, VA	48,656	\$0.12	\$251	\$2,475
867	Winston, NC	254,719	\$0.60	\$228	\$2,341
368	Wooster, OH	44,756	\$0.14	\$305	\$3,230
869	Worcester, MA	347,695	\$0.94	\$295	\$2,697
370	Yakima, WA	80,882	\$0.36	\$424	\$4,500
371	York, PA	174,129	\$0.62	\$326	\$3,579
872	Youngstown, OH	227,364	\$0.79	\$311	\$3,465
373	Yuba City, CA	55,077	\$0.20	\$342	\$3,559
374	Yuma, AZ	64,796	\$0.32	\$517	\$4,893
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* Cost Per Year takes into account the percentage of consumers who pay a Utilities bill.

About doxo

doxo provides simple, secure all-in-one bil payment to any biller, with any payment method, on any device. A doxoPLUS subscription adds free bank payments and five essential financial protections that boost household financial health.

Through these services, doxo currently serves over six million paying users who can make payments to over 100,000 local and national businesses, making doxo the largest bill pay directory in the nation. Billers on the network get paid directly, fast and free – and consumers have complete bill pay independence over when and how they pay their bills.

doxo expanded its user base by more than 70 percent in the past year and is expanding its team to further accelerate growth and change the bill pay landscape to focus on the customer. doxo investors include MDV, Sigma Partners, and Bezos Expeditions. doxo is based in Seattle, WA.

For more information visit www.doxo.com.