

United States of Bill Pay

Washington State Household Bill Report 2021

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A comparative report about household bill spending in Washington state, including rankings that compare costs of living in 20 different cities and towns.

www.doxo.com/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.



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.

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Washington State Market Snapshot Average Monthly Bill Cost per Household Washington state bill pay market size \$2,437 \$69в C doxo www.doxo.com/insights St doxo www.doxo.com/insights Percent of households Income Accounted for by State Rank Bills 17/50 40% 🔀 doxo www.doxo.com/insights 🔀 doxo www.doxo.com/insights Percentage of Bills Paid by Credit Card Most Expensive Non-Housing Bill Category 15% **Auto Loan** www.doxo.com/insights 🔀 doxo 🔀 doxo www.doxo.com/insights

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



The average U.S. household spends **\$2,437** a month in Washington.



Washington bills amount to **\$26,334** of the 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.

Washington State Map Rankings

Residents of the Seattle metro area spend \$2,553 each month on the ten most common household bills, which is 35.2% higher than the national average of \$1,889. At the other end of the spectrum, households in the Moses Lake area average monthly bill payments of \$1,578 across the top ten categories, which is 16.5% below the national average. Rankings for 20 of the Census Bureau's Core Based Statistical Areas in Washington state are as follows:



1	Seattle	\$2,553	11	Port Angeles	\$1,842	
2	Bellingham	\$2,152	12	Pullman	\$1,786	
3	Olympia	\$2,140	13	Walla Walla	\$1,764	
4	Oak Harbor	\$2,066	14	Spokane	\$1,757	
5	Bremerton	\$2,047	15	Centralia	\$1,685	
6	Yakima	\$2,017	16	Longview	\$1,683	
7	Ellensburg	\$1,953	17	Aberdeen	\$1,643	
8	Mount Vernon	\$1,922	18	Othello	\$1,623	
9	Wenatchee	\$1,860	19	Shelton	\$1,616	
10	Kennewick	\$1,854	20	Moses Lake	\$1,578	

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The Most and Least Expensive Cities for Washington



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Bellingham			Average Monthly Bills						
	-F BELLIAN	6	National Rank 69 out of 914						
	AF BELLING	+	13.9% Above N 43.9% of House	Avg. bill costs: \$2,152 per month 13.9% Above National Average 43.9% of Household Income					
V	/iew doxolNSIGHTS for		Average Monthly National Average		\$2,152 \$1,889				
Was	shington Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill				
1	Seattle	\$2,553	Mortgage	\$1,501	41%				
2	Bellingham	\$2,152							
	Olympia	\$2,140	Rent	\$1,061	38%				
	Oak Harbor	\$2,066							
	Bremerton	\$2,047	Auto Loan	\$537	76%				
	Yakima	\$2,017							
	Ellensburg	\$1,953	Utilities	2 \$243	88%				
	Mount Vernon	\$1,922	Auto	·······					
	Wenatchee	\$1,860	Insurance	\$189	76%				
0	Kennewick	\$1,854	Cable &	\$114	029/				
1	Port Angeles	\$1,842	Internet	• • • • • • • • • • • • • • • • • • •	92%				
2 3	Pullman Walla Walla	\$1,786	Health	\$180	69%				
		\$1,764							
4 5	Spokane Centralia	\$1,757 \$1,685	Mobile	\$98	90%				
6	Longview	\$1,683							
7	Aberdeen	\$1,643	Life Insurance	\$126	28%				
B	Othello	\$1,623	Alarma 2						
9	Shelton	\$1,616	Alarm & Security	\$106	15%				
0	Moses Lake	\$1,578			www.doxo.com/insights				

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(and the second s	-	National Rank 107 out of 914				
A OF Y						
	12	Avg. bill costs: 3 6.8% Above Na	2,017 per month tional Average			
0.15		48.2% of House				
CORFORMATION	Internet State	Average Monthly National Average		\$2,017 \$1,889		
View doxolNSIGH1	S for Yakima	National Average	_	¢1,000		
		Rill Catagony	Average Menthly Bill	% of Households with Pill		
ashington Avg. Monthly	Bill	Bill Category	Average Monthly Bill	% of Households with Bill		
Seattle	\$2,553	Mortgage	\$955	37%		
Bellingham	\$2,152					
Olympia	\$2,140	Rent	\$825	37%		
Oak Harbor	\$2,066					
Bremerton	\$2,047	Auto Loan	\$506	96%		
Yakima	\$2,017		·····			
Ellensburg	\$1,953	Utilities	\$424	89%		
Mount Vernon	\$1,922	Auto C		700/		
Wenatchee	\$1,860	Insurance	\$214	76%		
Kennewick	\$1,854	Cable &	\$106	89%		
Port Angeles	\$1,842	Internet		0 09 70		
	\$1,786	Health	\$136	71%		
Walla Walla	\$1,764	Insurance				
Spokane	\$1,757 \$1,685	Mobile	\$110	91%		
Centralia	\$1,683					
Longview	\$1,683	Life Insurance	\$84	28%		
Othello	\$1,643					
Shelton	\$1,616	Alarm & Alarm	\$106	15%		
Moses Lake	\$1,578					

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	Ellensk	ourg	Average Monthly Bills					
			National Rank 134 out of 914					
	Ellensp	arg	Avg. bill costs: \$1,953 per month 3.4% Above National Average 42.6% of Household Income					
	/iew doxolNSIGHTS	for Ellensburg	Average Monthly National Average		\$1,953 \$1,889			
Was	shington Avg. Monthly	Bill	Bill Category	Average Monthly Bill	% of Households with Bill			
1	Seattle	\$2,553	Mortgage	\$1,327	36%			
2	Bellingham	\$2,152			5070			
3	Olympia	\$2,140	Rent	\$985	41%			
4	Oak Harbor	\$2,066						
5	Bremerton	\$2,047	Auto Loan	\$435	62%			
6	Yakima	\$2,017						
7	Ellensburg	\$1,953	Utilities	20 📕 \$406	87%			
3	Mount Vernon	\$1,922						
)	Wenatchee	\$1,860	Auto Insurance	\$206	83%			
10	Kennewick	\$1,854	Cable &					
1	Port Angeles	\$1,842	Internet	\$85	67%			
12	Pullman	\$1,786	Health		000/			
13	Walla Walla	\$1,764	Insurance	\$108	86%			
14	Spokane	\$1,757	Mobile	\$98	90%			
15	Centralia	\$1,685	WIODIIC	0 0	50 78			
6	Longview	\$1,683	Life	\$90	28%			
17	Aberdeen	\$1,643	Insurance	M I too				
18	Othello	\$1,623	Alarm & Security	\$106	15%			
19	Shelton	\$1,616						
20	Moses Lake	\$1,578			www.doxo.com/insights			

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Kennewick			Average Monthly E	Bills				
			National Rank 195 out of 914					
			Avg. bill costs: \$1,854 per month					
			1.9% Below Na	tional Average				
	KENNEW CO	and the second sec	33.5% of House	hold Income				
			Average Monthly National Average		\$1,854 \$1,889			
v	iew doxoINSIGHTS fo	or Kennewick	Hatonari torago		• ,,			
Vas	shington Avg. Monthly B	ill	Bill Category	Average Monthly Bill	% of Households with Bill			
	Seattle	\$2,553	Mortgage	\$1,221	45%			
	Bellingham	\$2,152			10 / 0			
	Olympia	\$2,140	Rent	\$959	31%			
	Oak Harbor	\$2,066						
	Bremerton	\$2,047	Auto Loan	\$405	55%			
	Yakima	\$2,017		-				
	Ellensburg	\$1,953	Utilities 🥻	2 \$348	79%			
	Mount Vernon	\$1,922						
	Wenatchee	\$1,860	Auto Insurance	\$196	89%			
	Kennewick	\$1,854						
	Port Angeles	\$1,842	Cable & Internet	\$135	80%			
	Pullman	\$1,786	Linght					
	Walla Walla	\$1,764	Health Insurance	\$108	100%			
	Spokane	\$1,757						
	Centralia	\$1,685	Mobile	\$93	83%			
	Longview	\$1,683	Life		200/			
	Aberdeen	\$1,643	Insurance	\$89	32%			
	Othello	\$1,623	Alarm &	\$106	15%			
	Shelton	\$1,616	Security		1370			
	Moses Lake	\$1,578			www.doxo.com/insights			

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Port Angeles Average Monthly Bills National Rank 203 out of 914 Avg. bill costs: \$1,842 per month 2.5% Below National Average 44.5% of Household Income \$1,842 Average Monthly Payments National Average \$1,889 View doxoINSIGHTS for Port Angeles **Bill Category** Average Monthly Bill % of Households with Bill Washington Avg. Monthly Bill Seattle \$2,553 37% \$1,210 Mortgage Bellingham \$2,152 Olympia \$2,140 29% Rent \$927 Oak Harbor \$2,066 \$2,047 **Bremerton** Auto Loan \$435 **62%** \$2,017 6 Yakima Ellensburg \$1,953 90% Utilities \$282 8 Mount Vernon \$1,922 Auto 83% \$1,860 Wenatchee \$337 9 Insurance 10 Kennewick \$1,854 Cable & **67%** \$122 \$1,842 Port Angeles Internet Pullman \$1,786 Health 100% \$108 13 Walla Walla \$1,764 Insurance \$1,757 14 Spokane 90% **\$98** Mobile 15 Centralia \$1,685 \$1,683 16 Longview Life 28% \$76 Insurance \$1,643 Aberdeen 18 Othello \$1,623 Alarm & 15% \$106 Security \$1,616 19 Shelton \$1,578 20 Moses Lake www.doxo.com/insights

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Walla Walla Average Monthly Bills National Rank 280 out of 914 Avg. bill costs: \$1,764 per month 6.6% Below National Average 37.8% of Household Income \$1,764 Average Monthly Payments National Average \$1,889 View doxolNSIGHTS for Walla Walla **Bill Category** Average Monthly Bill % of Households with Bill Washington Avg. Monthly Bill Seattle \$2,553 37% \$1,107 Mortgage Bellingham \$2,152 Olympia \$2,140 35% Rent \$927 Oak Harbor \$2,066 \$2,047 Bremerton Auto Loan 51% \$435 \$2,017 6 Yakima Ellensburg \$1,953 83% Utilities \$411 8 Mount Vernon \$1,922 Auto **91%** \$1,860 \$155 Wenatchee 9 Insurance 10 Kennewick \$1,854 Cable & **76%** \$122 \$1,842 Port Angeles Internet Pullman \$1,786 Health 100% \$108 13 \$1,764 Insurance Walla Walla \$1,757 14 Spokane 86% Mobile \$98 15 Centralia \$1,685 \$1,683 16 Longview Life 32% \$90 Insurance \$1,643 Aberdeen 18 Othello \$1,623 Alarm & 15% \$106 Security \$1,616 19 Shelton \$1,578 20 Moses Lake www.doxo.com/insights

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	Spokar	ne	Average Monthly E	lills				
		<	National Rank 289 out of 914					
	SPOKANE		Avg. bill costs: \$	Avg. bill costs: \$1,757 per month				
			7.0% Below Na	tional Average				
	(ANNIA		38.1% of House	hold Income				
			Average Monthly		\$1,757 \$1,889			
	View doxolNSIGHTS for	or Spokane	National Average		¢1,009			
Nas	shington Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill			
	Seattle	\$2,553	Manhana	\$1,205	400/			
	Bellingham	\$2,152	Mortgage	\$1,205	42%			
	Olympia	\$2,140	Rent	\$897	36%			
	Oak Harbor	\$2,066						
	Bremerton	\$2,047	Auto Loan	\$382	58%			
	Yakima	\$2,017						
	Ellensburg	\$1,953	Utilities	2 \$310	80%			
	Mount Vernon	\$1,922	Auto 🗸					
	Wenatchee	\$1,860	Insurance	\$216	82%			
D	Kennewick	\$1,854	Cable 9	<u> </u>				
1	Port Angeles	\$1,842	Cable & Internet	\$108	63%			
2	Pullman	\$1,786	Linghth					
3	Walla Walla	\$1,764	Health Insurance	\$83	83%			
4	Spokane	\$1,757						
5	Centralia	\$1,685	Mobile	\$125	88%			
6	Longview	\$1,683	Life	1 070	23%			
7	Aberdeen	\$1,643	Insurance	\$73	2370			
B	Othello	\$1,623	Alarm &	\$106	15%			
•	Shelton	\$1,616	Security		10 /0			
)	Moses Lake	\$1,578			www.doxo.com/insights			

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	Centralia		Average Monthly Bills					
	A OF CENT		National Rank 374 out of 914					
	View doxolNSIGHTS for o	Centralia	Avg. bill costs: \$1,685 per month10.8% Below National Average39.6% of Household IncomeAverage Monthly PaymentsAverage Monthly PaymentsNational Average\$1,685National Average					
Was	shington Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill			
1	Seattle	\$2,553	Mortgage	\$1,175	42%			
2	Bellingham	\$2,152						
}	Olympia	\$2,140	Rent	\$868	29%			
	Oak Harbor	\$2,066						
	Bremerton	\$2,047	Auto Loan	\$346	64%			
	Yakima	\$2,017						
	Ellensburg	\$1,953	Utilities	2 \$230	91%			
	Mount Vernon	\$1,922						
	Wenatchee	\$1,860	Auto Insurance	\$241	82%			
0	Kennewick	\$1,854	Cable &					
1	Port Angeles	\$1,842	Internet	\$115	66%			
2	Pullman	\$1,786	Health	¢100	100%			
3	Walla Walla	\$1,764	Insurance	\$108	100%			
ļ	Spokane	\$1,757	Mobile	\$98	91%			
	Centralia	\$1,685			0 0170			
5	Longview	\$1,683	Life Insurance	\$90	26%			
	Aberdeen	\$1,643	Insurance		V			
3	Othello	\$1,623	Alarm & Security	\$106	17%			
9	Shelton	\$1,616						
0	Moses Lake	\$1,578			www.doxo.com/insights			

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	s BRIDGE		National Rank 446	National Rank 446 out of 914				
	STREET BORNEL		Avg. bill costs: \$ 14.1% Below N 37.7% of House Average Monthly National Average	hold Income Payments	\$1,623			
	View doxoINSIGHTS for	Othello	Bill Category	Average Monthly Bill	% of Households with Bill			
/ac		40.550						
	Seattle Bellingham	\$2,553 \$2,152	Mortgage	\$1,004	31%			
	Olympia	\$2,152 \$2,140						
	Oak Harbor	\$2,066	Rent	\$810	37%			
	Bremerton	\$2,047	Auto Loan	\$435	62%			
	Yakima	\$2,017			02 /0			
	Ellensburg	\$1,953	Utilities	2) 📑 \$339	89%			
	Mount Vernon	\$1,922						
	Wenatchee	\$1,860	Auto Insurance	\$206	83%			
C	Kennewick	\$1,854						
1	Port Angeles	\$1,842	Cable & Internet	\$64	67%			
2	Pullman	\$1,786	Health	C 400	000/			
3	Walla Walla	\$1,764	Insurance	\$108	86%			
4	Spokane	\$1,757	Mobile	\$98	90%			
5	Centralia	\$1,685						
5	Longview	\$1,683	Life Insurance	\$90	28%			
7	Aberdeen	\$1,643						
3	Othello	\$1,623 \$1,616	Alarm & Security	\$106	15%			
)	Shelton	\$1,010						

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	Shelton		Average Monthly Bills					
	I OF SHELT		National Rank 459	National Rank 459 out of 914				
	S AN	i	Avg. bill costs: \$1,616 per month					
	·	•	14.4% Below N	ational Average				
	2 7 0	2	34.7% of House		¢4.040			
	SHINGT		Average Monthly National Average		\$1,616 \$1,889			
	View doxolNSIGHTS for s	Shelton	_					
	hingdon Ass. Marthus Dill		Bill Category	Average Monthly Bill	% of Households with Bill			
as	shington Avg. Monthly Bill							
	Seattle	\$2,553	Mortgage	\$1,197	49%			
	Bellingham	\$2,152						
	Olympia	\$2,140	Rent	\$981	23%			
	Oak Harbor	\$2,066						
	Bremerton	\$2,047	Auto Loan	\$248	64%			
	Yakima	\$2,017						
	Ellensburg	\$1,953	Utilities	299	89%			
	Mount Vernon	\$1,922						
	Wenatchee	\$1,860	Auto Insurance	\$119	82%			
)	Kennewick	\$1,854	Cable &	<u> </u>				
	Port Angeles	\$1,842	Internet	\$116	66%			
	Pullman	\$1,786	Health					
	Walla Walla	\$1,764	Insurance	\$108	85%			
ł	Spokane	\$1,757	Markin		91%			
	Centralia	\$1,685	Mobile	\$98	91%			
6	Longview	\$1,683	Life	\$47	26%			
	Aberdeen	\$1,643	Insurance	N ^{\$47}	20 /0			
3	Othello	\$1,623	Alarm &	\$106	17%			
	Shelton	\$1,616	Security		1770			
)	Moses Lake	\$1,578			www.doxo.com/insight			

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	Moses La	ke	Average Monthly Bills				
			National Rank 512	out of 914			
			Avg. bill costs: \$	1,578 per month			
	MOSES LAKE		16.5% Below Na	ational Average			
	INCOMPORATED 1928		34.5% of House		A4 570		
			Average Monthly National Average		\$1,578 \$1,889		
Vie	ew doxoINSIGHTS for M	oses Lake					
Wash	nington Avg. Monthly Bill		Bill Category	Average Monthly Bill	% of Households with Bill		
	Seattle	\$2,553	Mortgage	\$980	39%		
	Bellingham	\$2,152					
	Olympia	\$2,140	Rent	\$786	37%		
	Oak Harbor	\$2,066					
	Bremerton	\$2,047	Auto Loan	\$275	62%		
	Yakima	\$2,017					
	Ellensburg	\$1,953	Utilities	2) 🔤 \$352	86%		
	Mount Vernon	\$1,922					
	Wenatchee	\$1,860	Auto Insurance	\$211	83%		
0	Kennewick	\$1,854					
1	Port Angeles	\$1,842	Cable & Internet	\$78	67%		
2	Pullman	\$1,786	Health				
3	Walla Walla	\$1,764	Insurance	\$88	86%		
1	Spokane	\$1,757			000/		
5	Centralia	\$1,685	Mobile	\$98	90%		
6	Longview	\$1,683	Life	600	28%		
7	Aberdeen	\$1,643	Insurance	\$90	20 /0		
3	Othello	\$1,623	Alarm &	\$106	15%		
9	Shelton	\$1,616	Security		1070		
0	Moses Lake	\$1,578			www.doxo.com/insights		

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Map based on Longitude (generated) and Longitude (generated) and Latitude (generated). Details are shown for State. For pane Longitude (generated): Details are shown for County and State. For pane Longitude (generated) (2): Shape shows details about City. The marks are labeled by Calculation1. Details are shown for City and State.

City Null Aberdeen Airway Heights Algona Anacortes Arlington Asotin Auburn Bainbridge Island Battle Ground Bellevue Bellingham Benton City Bingen Black Diamond Blaine Bonney Lake Bothell Bremerton Brewster Bridgeport Brier Buckley Burien Burlington Camas Carnation Cashmere Castle Rock Centralia Chehalis Chelan Chenev Chewelah Clarkston Cle Elum Clyde Hill Colfax College Place Colville Connell Cosmopolis Covington Davenport Dayton Deer Park Des Moines DuPont Duvall East Wenatchee Edgewood Edmonds Electric City Ellensburg Elma Entiat Enumclaw Ephrata Everett Everson Federal Way Ferndale Fife Fircrest Forks George Gig Harbor Gold Bar Goldendale Grand Coulee Grandview Granger Granite Falls Harrington Hoquiam Ilwaco Issaquah Kahlotus Kalama

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.