

### U.S. Cable & Internet Market Size and Household Spending Report

United States of Bill Pay doxoINSIGHTS Report 2023

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

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 8 million paying consumers.

# All income brackets

Economically representative, with participation from all income brackets.

Geographically diverse, capturing payment activity in all

97% U.S. zip codes

**97%** 

120,000

Covering 45 different biller service categories, with more than 120,000 unique billers

### 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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#### Bill Pay Market Size (in billions)

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While the total market size for U.S. household bills is \$3.87 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.22 trillion annually. This report focuses on the \$152 billion Cable & Internet category.



## Cable & Internet bills account for **4.9%** of the **\$3.87** 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 **\$118** a month on Cable & Internet.



Cable & Internet amount to **\$1,161** of the **\$24,032** 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



### Cable & Internet Bill Pay Market Size

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#### Cable & Internet Bill Pay Market Size by State

	State	Market Size (\$B)	# Households			State	Market Size (\$B)	# Households
1	California	\$15.03	12,576,918	2	6	Kentucky	\$1.99	1,721,406
2	Texas	\$11.08	8,922,664	2	7	Oklahoma	\$1.75	1,460,555
3	Florida	\$8.43	7,420,759	2	8	Connecticut	\$1.70	1,371,087
4	New York	\$8.38	7,317,755	2	9	Oregon	\$1.66	1,518,988
5	Illinois	\$5.67	4,836,947	3	0	Mississippi	\$1.53	1,115,776
6	Ohio	\$5.63	4,602,999	3	1	Arkansas	\$1.37	1,147,095
7	Pennsylvania	\$5.10	5,018,860	3	2	lowa	\$1.30	1,221,816
8	Michigan	\$4.69	3,872,494	3	3	Nevada	\$1.20	1,006,477
9	North Carolina	\$4.50	3,745,153	3	4	Kansas	\$1.11	1,112,105
10	) Georgia	\$4.11	3,585,611	3	5	West Virginia	\$0.91	763,744
11	New Jersey	\$3.32	3,214,360	3	6	New Mexico	\$0.84	790,552
12	2 Tennessee	\$3.19	2,492,121	3	7	New Hampshire	\$0.78	519,023
13	8 Virginia	\$3.03	3,056,144	3	8	Maine	\$0.73	557,168
14	l Indiana	\$2.86	2,502,149	3	9	Utah	\$0.73	877,481
15	5 Missouri	\$2.83	2,375,732	4	0	Nebraska	\$0.64	721,277
16	6 Massachusetts	\$2.71	2,547,068	4	1	Idaho	\$0.57	579,206
17	/ Arizona	\$2.67	2,381,696	4	2	Hawaii	\$0.53	455,338
18	8 Washington	\$2.67	2,620,116	4	3	Delaware	\$0.39	342,294
19	9 Wisconsin	\$2.63	2,279,781	4	4	Montana	\$0.38	409,869
20	) Alabama	\$2.56	1,883,727	4	5	South Dakota	\$0.32	322,111
21	Louisiana	\$2.52	1,728,134	4	6	Vermont	\$0.30	256,442
22	2 South Carolina	\$2.35	1,801,181	4	7	Wyoming	\$0.29	226,944
23	8 Minnesota	\$2.15	2,087,300	4	8	Alaska	\$0.29	258,052
24	Maryland	\$2.14	2,156,414	4	9	Rhode Island	\$0.28	413,607
25	5 Colorado	\$2.00	1,972,932	5	0	North Dakota	\$0.27	280,782
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### Cable & Internet Bill Pay Market Size by Top 50 U.S. City (based on # of households)

	CBSA	Market Size (\$B)	Number of households in the area		CBSA	Market Size (\$B)	Number of households in the area
	New York	\$0.89	760,488	26	Kansas City	\$0.27	228,104
	San Diego	\$0.67	460,080	27	El Paso	\$0.33	243,085
	Louisville	\$0.42	306,685	28	Albuquerque	\$0.27	257,469
	San Antonio	\$0.81	567,207	29	Birmingham	\$0.27	201,876
	San Francisco	\$0.45	345,811	30	Charlotte	\$0.37	311,844
	Cincinnati	\$0.45	332,932	31	Oklahoma City	\$0.32	257,812
	Portland	\$0.43	351,771	32	Memphis	\$0.35	265,247
	Atlanta	\$0.47	384,898	33	Boston	\$0.06	64,609
	Austin	\$0.45	382,370	34	Dayton	\$0.25	200,079
D	Fort Lauderdale	\$0.41	306,949	35	Seattle	\$0.29	371,914
	Columbus	\$0.40	329,101	36	Washington	\$0.23	266,707
2	Miami	\$0.74	597,148	37	San Jose	\$0.33	309,116
3	Milwaukee	\$0.43	325,271	38	Rochester	\$0.23	196,574
	Los Angeles	\$1.01	821,015	39	Pittsburgh	\$0.25	305,354
	Saint Louis	\$0.48	393,848	40	Omaha	\$0.22	203,128
	Denver	\$0.39	405,963	41	Jacksonville	\$0.37	319,551
	Dallas	\$0.54	481,042	42	Fort Worth	\$0.36	292,704
3	Cleveland	\$0.37	328,591	43	Colorado Springs	\$0.18	203,526
)	Las Vegas	\$0.59	523,424	44	Detroit	\$0.28	255,096
)	Orlando	\$0.38	322,023	45	Baltimore	\$0.21	253,110
1	Indianapolis	\$0.40	368,507	46	Tucson	\$0.36	349,348
	Philadelphia	\$0.49	599,819	47	Saint Paul	\$0.27	296,977
	Chicago	\$0.99	1,040,151	48	Minneapolis	\$0.36	423,421
4	Phoenix	\$0.48	468,278	49	Sacramento	\$0.25	281,295
5	Houston	\$1.10	1,036,113	50	Tampa	\$0.19	286,184



### Regional Cable & Internet Bill Pay Comparison

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#### The Most and Least Expensive States for Cable & Internet





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### The Most and Least Expensive Big Cities for Cable & Internet

(based on # of households)







### Cable & Internet Market/Spend Breakdown by State

### Cable & Internet Market/Spend by State

State	# of Households	Market Size (\$B)	Average Montlhy	Percent of Households	Cost Per Year *
			Bill	will bill	
1 Alabama	1,883,727	\$2,558	\$118	96%	\$1,359
2 Alaska	258,052	\$291	\$125	75%	\$1,125
3 Arizona	2,381,696	\$2,673	\$110	85%	\$1,122
4 Arkansas	1,147,095	\$1,366	\$106	94%	\$1,196
5 California	12,576,918	\$15,029	\$117	85%	\$1,193
6 Colorado	1,972,932	\$1,997	\$110	77%	\$1,016
7 Connecticut	1,371,087	\$1,704	\$123	84%	\$1,240
8 Delaware	342,294	\$390	\$134	71%	\$1,142
9 Florida	7,420,759	\$8,426	\$113	84%	\$1,139
10 Georgia	3,585,611	\$4,112	\$109	88%	\$1,151
11 Hawaii	455,338	\$526	\$123	78%	\$1,151
12 Idaho	579,206	\$566	\$101	81%	\$982
13 Illinois	4,836,947	\$5,670	\$116	84%	\$1,169
14 Indiana	2,502,149	\$2,857	\$116	82%	\$1,141
15 Iowa	1,221,816	\$1,300	\$112	79%	\$1,062
16 Kansas	1,112,105	\$1,110	\$114	73%	\$999
17 Kentucky	1,721,406	\$1,995	\$106	91%	\$1,158
18 Louisiana	1,728,134	\$2,524	\$129	94%	\$1,455
19 Maine	557,168	\$732	\$127	86%	\$1,311
20 Maryland	2,156,414	\$2,136	\$131	63%	\$990
21 Massachusetts	2,547,068	\$2,713	\$127	70%	\$1,067
22 Michigan	3,872,494	\$4,685	\$116	87%	\$1,211
23 Minnesota	2,087,300	\$2,154	\$113	76%	\$1,031
24 Mississippi	1,115,776	\$1,527	\$115	99%	\$1,366
25 Missouri	2,375,732	\$2,832	\$114	87%	\$1,190
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

### Cable & Internet Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$384	\$105	74%	\$932
27 Nebraska	721,277	\$636	\$97	76%	\$885
28 Nevada	1,006,477	\$1,198	\$115	86%	\$1,187
29 New Hampshire	519,023	\$780	\$151	83%	\$1,504
30 New Jersey	3,214,360	\$3,321	\$130	66%	\$1,030
31 New Mexico	790,552	\$845	\$109	82%	\$1,073
32 New York	7,317,755	\$8,378	\$131	73%	\$1,148
33 North Carolina	3,745,153	\$4,504	\$115	87%	\$1,201
34 North Dakota	280,782	\$269	\$104	77%	\$961
35 Ohio	4,602,999	\$5,633	\$120	85%	\$1,224
36 Oklahoma	1,460,555	\$1,746	\$112	89%	\$1,196
37 Oregon	1,518,988	\$1,661	\$117	78%	\$1,095
38 Pennsylvania	5,018,860	\$5,096	\$114	74%	\$1,012
39 Rhode Island	413,607	\$280	\$118	48%	\$680
40 South Carolina	1,801,181	\$2,347	\$122	89%	\$1,303
41 South Dakota	322,111	\$323	\$95	88%	\$1,003
42 Tennessee	2,492,121	\$3,188	\$125	85%	\$1,275
43 Texas	8,922,664	\$11,076	\$118	88%	\$1,246
44 Utah	877,481	\$731	\$102	68%	\$832
45 Vermont	256,442	\$297	\$134	<b>72</b> %	\$1,158
46 Virginia	3,056,144	\$3,027	\$125	66%	\$990
47 Washington	2,620,116	\$2,667	\$125	68%	\$1,020
48 West Virginia	763,744	\$907	\$124	80%	\$1,190
49 Wisconsin	2,279,781	\$2,631	\$117	82%	\$1,151
50 Wyoming	226,944	\$295	\$126	86%	\$1,300
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



### Cable & Internet Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

### Cable & Internet Market/Spend by 50 Biggest U.S. Cities (based on # of households)

	-					_
City	# of Houseł	holds Mark Size		Nontlhy	Percent of Households will bill	Cost Per Year *
1 Albuque	erque 257,4	69 \$27	3 \$	5123	72%	\$1,063
2 Atlanta	384,8	98 \$47	'4 \$	5127	81%	\$1,234
3 Austin	382,3	70 \$45	4 \$	5124	80%	\$1,190
4 Baltimo	re 253,1	10 \$21	1 \$	999 · · ·	70%	\$832
5 Birming	ham 201,8 <sup>°</sup>	76 \$26	7 \$	5121	91%	\$1,321
6 Boston	64,60	9 \$62	: \$	5119	67%	\$957
7 Charlot	e 311,84	44 \$37	'1 \$	5121	82%	\$1,191
8 Chicago	<b>1,04</b> 0,	,151 \$99	4 \$	5105	76%	\$958
9 Cincinn	ati 332,95	32 \$44	.9 \$	5128	88%	\$1,352
10 Clevela	nd 328,5	91 \$37	'4 \$	5111	85%	\$1,132
11 Colorad	o Springs 203,5	26 \$17	8 \$	5106	69%	\$878
12 Columb	us 329,10	01 \$40	2 \$	5120	85%	\$1,224
13 Dallas	481,04	42 \$53	7 \$	5112	83%	\$1,116
14 Dayton	200,0	79 \$25	0 \$	5118	88%	\$1,246
15 Denver	405,9	63 \$38	5 \$	5113	70%	\$949
16 Detroit	255,09	96 \$28	i1 \$	\$101	91%	\$1,103
17 El Paso	243,0	85 \$32	6 \$	5126	89%	\$1,346
18 Fort La	iderdale 306,94	49 \$41	0 \$	5121	92%	\$1,336
19 Fort Wo	rth 292,70	04 \$36	3 \$	\$110	94%	\$1,241
20 Housto	n <b>1,03</b> 6,	,113 \$1,1	104 \$	5103	86%	\$1,063
21 Indiana	oolis 368,50	07 \$40	2 \$	\$108 ÷	84%	\$1,089
22 Jacksoi	wille 319,5	51 \$36	5 \$	\$111	86%	\$1,146
23 Kansas	City 228,10	04 \$26	8 \$	5127	77%	\$1,173
24 Las Veg	as 523,4	24 \$59	3 \$	5111 ;	85%	\$1,132
25 Los Ang	eles 821,0 <sup>-</sup>	15 \$1,0	006 \$	5116	88%	\$1,225
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

### Cable & Internet Market/Spend by 50 Biggest U.S. Cities

(based on # of households, cont'd)

	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
6	Louisville	306,685	\$420	\$133	86%	\$1,373
7	Memphis	265,247	\$348	\$120	91%	\$1,310
8	Miami	597,148	\$742	\$119	87%	\$1,242
9	Milwaukee	325,271	\$425	\$117	93%	\$1,306
0	Minneapolis	423,421	\$364	\$98	73%	\$858
81	New York	760,488	\$888	\$150	65%	\$1,170
2	Oklahoma City	257,812	\$317	\$121	85%	\$1,234
3	Omaha	203,128	\$220	\$111	81%	\$1,079
34	Orlando	322,023	\$378	\$110	89%	\$1,175
5	Philadelphia	599,819	\$494	\$106	65%	\$827
86	Phoenix	468,278	\$483	\$104	83%	\$1,036
7	Pittsburgh	305,354	\$245	\$111	60%	\$799
88	Portland	351,771	\$434	\$127	81%	\$1,234
9	Rochester	196,574	\$227	\$112	86%	\$1,156
0	Sacramento	281,295	\$247	\$88	83%	\$876
1	Saint Louis	393,848	\$481	\$116	88%	\$1,225
2	Saint Paul	296,977	\$266	\$98	76%	\$894
3	San Antonio	567,207	\$811	\$132	90%	\$1,426
4	San Diego	460,080	\$674	\$147	83%	\$1,464
15	San Francisco	345,811	\$454	\$132	83%	\$1,315
6	San Jose	309,116	\$328	\$112	79%	\$1,062
7	Seattle	371,914	\$287	\$115	56%	\$773
8	Tampa	286,184	\$191	\$85	65%	\$663
9	Tucson	349,348	\$357	\$99	86%	\$1,022
0	Washington	266,707	\$233	\$114	64%	\$876

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



### Cable & Internet Market/Spend by U.S. Cities

(with population of 40k+)

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$64	\$131	87%	\$1,368
2 Akron, OH	113,678	\$128	\$114	82%	\$1,122
3 Albany, NY	63,464	\$75	\$118	84%	\$1,189
4 Albuquerque, NM	257,469	\$273	\$123	72%	\$1,063
5 Alexandria, VA	137,682	\$122	\$122	61%	\$893
6 Allentown, PA	61,819	\$48	\$89	73%	\$780
7 Alpharetta, GA	60,030	\$88	\$156	78%	\$1,460
8 Amarillo, TX	82,903	\$81	\$95	86%	\$980
9 Anaheim, CA	102,568	\$117	\$114	83%	\$1,135
10 Anchorage, AK	90,801	\$87	\$119	67%	\$957
11 Ann Arbor, MI	64,463	\$94	\$145	84%	\$1,462
12 Appleton, WI	46,703	\$35	\$85	73%	\$745
13 Arlington, TX	135,072	\$226	\$147	95%	\$1,676
14 Arlington, VA	98,253	\$74	\$115	55%	\$759
15 Arvada, CO	48,752	\$58	\$119	84%	\$1,200
16 Asheville, NC	52,723	\$53	\$98	86%	\$1,011
17 Astoria, NY	64,194	\$137	\$228	78%	\$2,134
18 Athens, GA	44,816	\$33	\$70	88%	\$739
19 Atlanta, GA	384,898	\$474	\$127	81%	\$1,234
20 Augusta, GA	79,120	\$88	\$124	75%	\$1,116
21 Aurora, CO	142,039	\$136	\$100	80%	\$960
22 Aurora, IL	65,112	\$99	\$138	92%	\$1,524
23 Austin, TX	382,370	\$454	\$124	80%	\$1,190
24 Bakersfield, CA	163,912	\$197	\$115	87%	\$1,201
25 Baltimore, MD	253,110	\$211	\$99	70%	\$832
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$232	\$141	91%	\$1,540
27 Beaumont, TX	51,082	\$60	\$117	84%	\$1,179
28 Beaverton, OR	70,528	\$45	\$81	66%	\$642
29 Bellevue, WA	53,635	\$65	\$173	58%	\$1,204
30 Bellingham, WA	48,856	\$78	\$146	91%	\$1,594
31 Bend, OR	43,272	\$47	\$116	79%	\$1,100
32 Berkeley, CA	48,584	\$48	\$98	85%	\$1,000
33 Bethlehem, PA	47,471	\$49	\$108	80%	\$1,037
34 Billings, MT	52,889	\$46	\$116	62%	\$863
35 Birmingham, AL	201,876	\$267	\$121	91%	\$1,321
36 Bloomington, IN	50,417	\$74	\$155	79%	\$1,469
37 Boca Raton, FL	92,147	\$88	\$92	86%	\$949
38 Boise, ID	95,967	\$82	\$90	79%	\$853
39 Boston, MA	64,609	\$62	\$119	67%	\$957
40 Bothell, WA	41,359	\$28	\$90	62%	\$670
41 Boulder, CO	51,579	\$57	\$125	74%	\$1,110
42 Bowling Green, KY	40,130	\$49	\$114	89%	\$1,218
43 Boynton Beach, FL	69,402	\$104	\$140	89%	\$1,495
44 Bradenton, FL	91,356	\$116	\$143	74%	\$1,270
45 Bridgeport, CT	51,248	\$72	\$139	84%	\$1,401
46 Broken Arrow, OK	42,894	\$47	\$108	85%	\$1,102
47 Bronx, NY	486,807	\$550	\$129	73%	\$1,130
48 Brooklyn, NY	916,856	\$827	\$107	70%	\$899
49 Brownsville, TX	54,806	\$96	\$152	96%	\$1,751
50 Buffalo, NY	242,667	\$255	\$118	74%	\$1,048

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

-						
	City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
51	Burbank, CA	43,151	\$47	\$107	85%	\$1,091
52	Cambridge, MA	44,117	\$41	\$115	67%	\$925
53	Canton, OH	61,288	\$79	\$121	88%	\$1,278
54	Cape Coral, FL	61,755	\$51	\$90	76%	\$821
55	Carlsbad, CA	41,278	\$51	\$138	74%	\$1,225
56	Carrollton, TX	43,484	\$45	\$134	65%	\$1,045
57	Cary, NC	50,713	\$70	\$133	86%	\$1,373
58	Cedar Rapids, IA	56,172	\$57	\$113	75%	\$1,017
59	Chandler, AZ	96,908	\$120	\$117	88%	\$1,236
60	Charleston, SC	75,336	\$90	\$129	77%	\$1,192
61	Charleston, WV	42,540	\$38	\$93	80%	\$893
62	Charlotte, NC	311,844	\$371	\$121	82%	\$1,191
63	Charlottesville, VA	44,312	\$48	\$123	73%	\$1,077
64	Chattanooga, TN	84,051	\$70	\$94	74%	\$835
65	Chesapeake, VA	79,593	\$72	\$132	57%	\$903
66	Chicago, IL	1,040,151	\$994	\$105	76%	\$958
67	Chico, CA	42,638	\$51	\$125	79%	\$1,185
68	Chula Vista, CA	74,219	\$86	\$129	75%	\$1,161
69	Cincinnati, OH	332,932	\$449	\$128	88%	\$1,352
70	Clarksville, TN	56,999	\$57	\$101	82%	\$994
71	Clearwater, FL	75,980	\$63	\$92	75%	\$828
72	Cleveland, OH	328,591	\$374	\$111	85%	\$1,132
73	Clinton Township, MI	42,046	\$43	\$96	89%	\$1,025
74	Colorado Springs, CO	203,526	\$178	\$106	69%	\$878
75	Columbia, MO	55,099	\$64	\$111	87%	\$1,159
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

		n e		Average	Dereent of	
	City	# of Households	Market Size (\$B)	Montlhy Bill	Percent of Households will bill	Cost Per Year *
76	Columbia, SC	127,806	\$98	\$77	83%	\$767
77	Columbus, GA	69,559	\$78	\$119	78%	\$1,114
78	Columbus, OH	329,101	\$402	\$120	85%	\$1,224
79	Concord, CA	44,872	\$63	\$139	85%	\$1,418
80	Conroe, TX	45,568	\$50	\$102	90%	\$1,102
81	Corona, CA	66,724	\$109	\$162	84%	\$1,633
82	Corpus Christi, TX	113,186	\$142	\$119	88%	\$1,257
83	Costa Mesa, CA	40,296	\$45	\$112	83%	\$1,116
84	Cumming, GA	44,403	\$59	\$137	81%	\$1,332
85	Dallas, TX	481,042	\$537	\$112	83%	\$1,116
86	Davenport, IA	41,720	\$53	\$131	81%	\$1,273
87	Dayton, OH	200,079	\$250	\$118	88%	\$1,246
88	Daytona Beach, FL	43,566	\$78	\$178	84%	\$1,794
89	Decatur, GA	66,251	\$74	\$123	76%	\$1,122
90	Delray Beach, FL	53,914	\$57	\$108	81%	\$1,050
91	Denton, TX	51,697	\$36	\$91	64%	\$699
92	Denver, CO	405,963	\$385	\$113	70%	\$949
93	Des Moines, IA	84,389	\$104	\$113	91%	\$1,234
94	Detroit, MI	255,096	\$281	\$101	91%	\$1,103
95	Duluth, MN	47,284	\$48	\$110	77%	\$1,016
96	Durham, NC	103,837	\$154	\$147	84%	\$1,482
97	Edmond, OK	53,091	\$55	\$101	86%	\$1,042
98	El Cajon, CA	57,752	\$60	\$112	78%	\$1,048
99	El Paso, TX	243,085	\$326	\$126	89%	\$1,346
100	Elk Grove, CA	50,299	\$53	\$109	81%	\$1,059
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Englewood, CO	42,145	\$43	\$113	75%	\$1,017
2 Erie, PA	75,871	\$92	\$109	93%	\$1,216
3 Escondido, CA	55,176	\$57	\$107	80%	\$1,027
4 Eugene, OR	80,574	\$81	\$125	67%	\$1,005
5 Evansville, IN	75,667	\$94	\$134	77%	\$1,238
6 Everett, WA	65,085	\$75	\$143	67%	\$1,150
7 Fairfax, VA	55,388	\$50	\$129	59%	\$913
8 Falls Church, VA	43,926	\$33	\$106	59%	\$750
9 Fargo, ND	47,589	\$37	\$90	72%	\$778
0 Fayetteville, NC	95,271	\$143	\$133	94%	\$1,500
1 Flint, MI	65,019	\$64	\$90	92%	\$994
2 Florissant, MO	42,623	\$63	\$140	88%	\$1,478
3 Flushing, NY	77,309	\$146	\$202	78%	\$1,891
4 Fontana, CA	54,330	\$65	\$108	92%	\$1,192
5 Fort Collins, CO	70,063	\$86	\$134	76%	\$1,222
6 Fort Lauderdale, FL	. 306,949	\$410	\$121	92%	\$1,336
7 Fort Myers, FL	95,960	\$68	\$82	72%	\$708
8 Fort Wayne, IN	120,138	\$112	\$108	72%	\$933
9 Fort Worth, TX	292,704	\$363	\$110	94%	\$1,241
0 Frederick, MD	45,427	\$40	\$125	59%	\$885
1 Fredericksburg, VA	54,809	\$42	\$101	63%	\$764
2 Fremont, CA	71,013	\$128	\$175	86%	\$1,806
3 Fresno, CA	182,779	\$213	\$113	86%	\$1,166
4 Frisco, TX	40,964	\$54	\$132	84%	\$1,331
5 Fullerton, CA	45,163	\$68	\$147	85%	\$1,499

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

	# of	Market	Average	Percent of	
City	Households	Size (\$B)	Montlhy Bill	Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$71	\$110	67%	\$884
127 Gaithersburg, MD	46,442	\$48	\$144	60%	\$1,037
128 Garden Grove, CA	46,801	\$66	\$137	85%	\$1,397
129 Garland, TX	75,703	\$70	\$110	70%	\$924
130 Gilbert, AZ	70,090	\$84	\$122	82%	\$1,200
131 Glendale, AZ	98,219	\$101	\$101	85%	\$1,030
132 Glendale, CA	65,443	\$87	\$130	85%	\$1,326
133 Grand Junction, CO	41,431	\$37	\$112	66%	\$887
134 Grand Prairie, TX	57,749	\$59	\$102	83%	\$1,016
135 Grand Rapids, MI	134,945	\$152	\$102	92%	\$1,126
136 Green Bay, WI	72,193	\$58	\$107	62%	\$796
137 Greensboro, NC	125,993	\$189	\$139	90%	\$1,501
138 Greenville, NC	44,250	\$57	\$123	87%	\$1,284
139 Greenville, SC	81,983	\$124	\$140	90%	\$1,512
140 Hamilton, OH	49,236	\$65	\$122	90%	\$1,318
141 Hampton, VA	54,206	\$56	\$145	59%	\$1,027
142 Harrisburg, PA	69,235	\$46	\$76	72%	\$657
143 Hartford, CT	45,370	\$38	\$85	81%	\$826
144 Hayward, CA	55,833	\$83	\$130	95%	\$1,482
145 Hemet, CA	43,404	\$46	\$107	83%	\$1,066
146 Henderson, NV	103,938	\$154	\$137	90%	\$1,480
147 Henrico, VA	75,351	\$63	\$115	60%	\$828
148 Hialeah, FL	111,174	\$123	\$103	89%	\$1,100
149 High Point, NC	45,645	\$39	\$79	91%	\$863
150 Hollywood, FL	154,790	\$159	\$100	86%	\$1,032
	134,790		\$100 		<b>۹۱,032</b> /ww.doxo.com/

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

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Homestead, FL	45,955	\$47	\$90	94%	\$1,015
2 Honolulu, Hl	151,980	\$154	\$120	70%	\$1,008
3 Houston, TX	1,036,113	\$1,104	\$103	86%	\$1,063
4 Humble, TX	42,767	\$62	\$143	85%	\$1,459
5 Huntington Beach, CA	74,397	\$85	\$129	74%	\$1,146
6 Huntsville, AL	80,270	\$88	\$110	83%	\$1,096
7 Hyattsville, MD	49,521	\$37	\$101	61%	\$739
8 Independence, MO	51,139	\$47	\$86	89%	\$918
9 Indianapolis, IN	368,507	\$402	\$108	84%	\$1,089
0 Inglewood, CA	42,436	\$44	\$103	83%	\$1,026
1 Irvine, CA	78,996	\$86	\$117	77%	\$1,081
2 Irving, TX	83,092	\$76	\$99	77%	\$915
3 Jackson, MS	65,284	\$68	\$90	96%	\$1,037
4 Jacksonville, FL	319,551	\$365	\$111	86%	\$1,146
5 Jamaica, NY	71,999	\$88	\$169	60%	\$1,217
6 Jersey City, NJ	96,828	\$57	\$100	<b>49</b> %	\$588
7 Joliet, IL	44,247	\$61	\$129	89%	\$1,378
8 Kalamazoo, MI	64,188	\$84	\$115	95%	\$1,311
9 Kansas City, KS	55,588	\$74	\$157	71%	\$1,338
0 Kansas City, MO	228,104	\$268	\$127	77%	\$1,173
1 Katy, TX	78,737	\$131	\$174	80%	\$1,670
2 Kenosha, WI	42,607	\$51	\$116	86%	\$1,197
3 Kent, WA	52,632	\$65	\$148	70%	\$1,243
4 Killeen, TX	50,140	\$52	\$102	85%	\$1,040
5 Kissimmee, FL	76,049	\$87	\$118	81%	\$1,147

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

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
76 Knoxville, TN	152,402	\$175	\$119	80%	\$1,142
77 Lafayette, LA	61,230	\$86	\$147	80%	\$1,411
78 Lake Charles, LA	48,024	\$55	\$114	84%	\$1,149
79 Lake Worth, FL	68,705	\$70	\$96	89%	\$1,025
80 Lakeland, FL	91,873	\$66	\$67	90%	\$724
81 Lancaster, CA	55,674	\$72	\$124	87%	\$1,295
82 Lancaster, PA	64,110	\$71	\$111	83%	\$1,106
83 Lansing, MI	69,602	\$88	\$130	81%	\$1,264
84 Laredo, TX	66,620	\$68	\$97	88%	\$1,024
85 Largo, FL	49,129	\$63	\$136	78%	\$1,273
86 Las Cruces, NM	55,710	\$55	\$116	71%	\$988
87 Las Vegas, NV	523,424	\$593	\$111	85%	\$1,132
88 Lawrenceville, GA	74,070	\$98	\$124	89%	\$1,324
89 Lewisville, TX	41,884	\$46	\$122	75%	\$1,098
90 Lexington, KY	123,494	\$102	\$83	83%	\$827
91 Lincoln, NE	106,408	\$70	\$75	73%	\$657
92 Little Rock, AR	89,906	\$97	\$94	96%	\$1,083
93 Littleton, CO	116,253	\$99	\$97	73%	\$850
94 Long Beach, CA	166,308	\$143	\$102	70%	\$857
95 Longmont, CO	44,469	\$32	\$82	74%	\$728
96 Los Angeles, CA	821,015	\$1,006	\$116	88%	\$1,225
97 Louisville, KY	306,685	\$420	\$133	86%	\$1,373
98 Lubbock, TX	96,888	\$115	\$107	92%	\$1,181
99 Macon, GA	64,138	\$70	\$118	77%	\$1,090
00 Madison, WI	119,823	\$121	\$101	83%	\$1,006

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

			August 20		
City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$31	\$103	56%	\$692
202 Manchester, NH	46,891	\$53	\$107	87%	\$1,117
203 Marietta, GA	112,699	\$151	\$139	80%	\$1,334
204 McAllen, TX	42,109	\$70	\$159	87%	\$1,660
205 McKinney, TX	49,561	\$55	\$116	79%	\$1,100
206 Melbourne, FL	60,998	\$54	\$82	90%	\$886
207 Memphis, TN	265,247	\$348	\$120	91%	\$1,310
208 Mesa, AZ	182,732	\$192	\$110	80%	\$1,056
209 Mesquite, TX	48,569	\$69	\$139	85%	\$1,418
210 Metairie, LA	59,380	\$80	\$123	92%	\$1,358
211 Miami Beach, FL	57,465	\$68	\$121	81%	\$1,176
212 Miami, FL	597,148	\$742	\$119	87%	\$1,242
213 Midland, TX	49,746	\$71	\$130	<b>92</b> %	\$1,435
214 Milwaukee, WI	325,271	\$425	\$117	93%	\$1,306
215 Minneapolis, MN	423,421	\$364	\$98	73%	\$858
216 Mission, TX	45,515	\$57	\$111	94%	\$1,252
217 Mobile, AL	106,874	\$143	\$122	91%	\$1,332
218 Modesto, CA	84,626	\$114	\$128	88%	\$1,352
219 Montgomery, AL	84,239	\$88	\$100	87%	\$1,044
220 Moreno Valley, CA	51,779	\$78	\$147	86%	\$1,517
221 Murfreesboro, TN	59,453	\$98	\$172	80%	\$1,651
222 Muskegon, MI	49,354	\$55	\$107	87%	\$1,117
223 Myrtle Beach, SC	50,483	\$57	\$106	89%	\$1,132
224 Naperville, IL	56,771	\$84	\$161	77%	\$1,488
225 Naples, FL	117,290	\$117	\$99	84%	\$998
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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C	lity	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
226	Nashville, TN	178,661	\$270	\$140	90%	\$1,512
227	New Haven, CT	48,330	\$56	\$108	89%	\$1,153
228	New Orleans, LA	159,787	\$270	\$148	95%	\$1,687
229	New Port Richey, FL	49,892	\$62	\$135	77%	\$1,247
230	New York, NY	760,488	\$888	\$150	65%	\$1,170
231	Newark, DE	50,290	\$61	\$141	71%	\$1,201
232	Newark, NJ	94,631	\$89	\$117	67%	\$941
233	Newport News, VA	71,532	\$60	\$128	55%	\$845
234	Norfolk, VA	86,485	\$105	\$137	74%	\$1,217
235	Norman, OK	45,718	\$70	\$146	88%	\$1,542
236	North Hollywood, CA	55,507	\$71	\$126	85%	\$1,285
237	North Las Vegas, NV	65,737	\$69	\$109	80%	\$1,046
238	Oakland, CA	149,394	\$166	\$117	79%	\$1,109
239	Ocala, FL	83,518	\$100	\$104	96%	\$1,198
240	Oceanside, CA	64,948	\$71	\$113	81%	\$1,098
241	Odessa, TX	48,884	\$71	\$131	92%	\$1,446
242	Ogden, UT	63,895	\$62	\$112	72%	\$968
243	Oklahoma City, OK	257,812	\$317	\$121	85%	\$1,234
244	Olathe, KS	45,895	\$28	\$75	67%	\$603
245	Olympia, WA	67,951	\$69	\$126	67%	\$1,013
246	Omaha, NE	203,128	\$220	\$111	81%	\$1,079
247	Ontario, CA	45,662	\$47	\$110	78%	\$1,030
248	Orange, CA	44,667	\$31	\$71	81%	\$690
249	Orlando, FL	322,023	\$378	\$110	89%	\$1,175
250	Overland Park, KS	69,523	\$72	\$121	71%	\$1,031
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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		# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
251	Oxnard, CA	53,531	\$67	\$127	82%	\$1,250
252	Palm Bay, FL	40,151	\$55	\$131	87%	\$1,368
253	Palmdale, CA	48,499	\$53	\$97	94%	\$1,094
254	Panama City, FL	47,297	\$58	\$113	90%	\$1,220
255	Pasadena, CA	61,247	\$86	\$137	85%	\$1,397
256	Pasadena, TX	46,761	\$38	\$76	89%	\$812
257	Paterson, NJ	44,329	\$46	\$115	75%	\$1,035
258	Pensacola, FL	100,607	\$132	\$131	83%	\$1,305
259	Peoria, AZ	58,438	\$71	\$120	84%	\$1,210
260	Peoria, IL	55,953	\$89	\$166	80%	\$1,594
261	Philadelphia, PA	599,819	\$494	\$106	65%	\$827
262	Phoenix, AZ	468,278	\$483	\$104	83%	\$1,036
263	Pittsburgh, PA	305,354	\$245	\$111	60%	\$799
264	Plano, TX	104,361	\$156	\$162	77%	\$1,497
265	Pompano Beach, FL	132,205	\$135	\$103	83%	\$1,026
266	Port Saint Lucie, FL	69,266	\$80	\$104	93%	\$1,161
267	Portland, OR	351,771	\$434	\$127	81%	\$1,234
268	Providence, RI	74,254	\$48	\$89	60%	\$641
269	Pueblo, CO	60,063	\$77	\$130	82%	\$1,279
270	Puyallup, WA	47,891	\$66	\$129	89%	\$1,378
271	Quincy, MA	40,658	\$47	\$141	69%	\$1,167
272	Racine, WI	50,405	\$73	\$143	85%	\$1,459
273	Raleigh, NC	194,292	\$191	\$99	83%	\$986
274	Rancho Cucamonga, CA	54,429	\$51	\$91	86%	\$939
275	Reading, PA	80,195	\$108	\$115	98%	\$1,352
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City	11 - 5				
	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$53	\$110	91%	\$1,201
277 Reno, NV	110,456	\$165	\$138	90%	\$1,490
278 Renton, WA	54,676	\$44	\$114	59%	\$807
279 Richmond, VA	150,747	\$126	\$139	50%	\$834
280 Riverside, CA	103,707	\$147	\$141	84%	\$1,421
281 Roanoke, VA	70,815	\$91	\$132	81%	\$1,283
282 Rochester, MN	47,084	\$48	\$104	82%	\$1,023
283 Rochester, NY	196,574	\$227	\$112	86%	\$1,156
284 Rock Hill, SC	41,750	\$63	\$142	89%	\$1,517
285 Rockford, IL	74,712	\$78	\$95	91%	\$1,037
286 Rockville, MD	51,224	\$28	\$77	59%	\$545
287 Roseville, CA	46,450	\$44	\$95	82%	\$935
288 Round Rock, TX	48,007	\$74	\$159	81%	\$1,545
289 Sacramento, CA	281,295	\$247	\$88	83%	\$876
290 Saginaw, MI	54,545	\$50	\$91	85%	\$928
291 Saint Augustine, FL	45,104	\$75	\$153	90%	\$1,652
292 Saint Charles, MO	52,338	\$83	\$151	87%	\$1,576
293 Saint Louis, MO	393,848	\$481	\$116	88%	\$1,225
294 Saint Paul, MN	296,977	\$266	\$98	76%	\$894
295 Saint Petersburg, FL	157,379	\$177	\$102	92%	\$1,126
296 Salem, OR	91,679	\$94	\$117	73%	\$1,025
297 Salinas, CA	51,070	\$53	\$110	79%	\$1,043
298 Salt Lake City, UT	174,991	\$150	\$98	73%	\$858
299 San Angelo, TX	40,757	\$50	\$116	88%	\$1,225
300 San Antonio, TX	567,207	\$811	\$132	90%	\$1,426
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

City		# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
301 Sa	an Bernardino, CA	65,285	\$73	\$104	90%	\$1,123
302 Sa	an Diego, CA	460,080	\$674	\$147	83%	\$1,464
303 Sa	an Francisco, CA	345,811	\$454	\$132	83%	\$1,315
304 Sa	an Jose, CA	309,116	\$328	\$112	79%	\$1,062
305 Sa	an Mateo, CA	51,674	\$32	\$67	78%	\$627
306 Sa	anta Ana, CA	81,168	\$91	\$110	85%	\$1,122
307 Sa	anta Barbara, CA	52,151	\$76	\$137	89%	\$1,463
308 Sa	anta Clara, CA	42,768	\$63	\$158	78%	\$1,479
309 Sa	anta Fe, NM	53,265	\$44	\$98	71%	\$835
310 Sa	anta Monica, CA	47,924	\$65	\$133	85%	\$1,357
311 Sa	anta Rosa, CA	78,686	\$146	\$182	85%	\$1,856
312 Sa	arasota, FL	106,736	\$88	\$105	65%	\$819
313 Sa	avannah, GA	89,149	\$93	\$103	85%	\$1,051
314 Sc	chenectady, NY	65,997	\$49	\$93	67%	\$748
315 Sc	cottsdale, AZ	121,031	\$157	\$130	83%	\$1,295
316 Sc	cranton, PA	40,609	\$50	\$120	85%	\$1,224
317 Se	eattle, WA	371,914	\$287	\$115	56%	\$773
318 Sh	hreveport, LA	91,956	\$118	\$116	92%	\$1,281
319 Sil	lver Spring, MD	103,567	\$89	\$128	56%	\$860
320 Siı	mi Valley, CA	42,183	\$48	\$109	87%	\$1,138
321 Sid	oux Falls, SD	64,311	\$47	\$81	75%	\$729
322 So	outh Bend, IN	57,903	\$46	\$100	66%	\$792
323 Sp	parks, NV	40,452	\$52	\$127	85%	\$1,295
324 Sp	partanburg, SC	42,423	\$84	\$174	<b>95</b> %	\$1,984
325 Sp	pokane, WA	140,579	\$127	\$127	59%	\$899
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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

С	ity	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
326	Spring Hill, FL	47,410	\$37	\$83	77%	\$767
327	Spring, TX	110,748	\$158	\$138	86%	\$1,424
328	Springfield, IL	61,813	\$64	\$96	89%	\$1,025
329	Springfield, MA	53,235	\$41	\$76	84%	\$766
330	Springfield, MO	93,068	\$109	\$117	84%	\$1,179
331	Springfield, OH	40,995	\$49	\$128	78%	\$1,198
332	Stamford, CT	47,292	\$64	\$139	81%	\$1,351
333	Staten Island, NY	165,516	\$199	\$161	<b>62</b> %	\$1,198
334	Sterling Heights, MI	49,441	\$46	\$99	79%	\$939
335	Stockton, CA	111,246	\$100	\$89	84%	\$897
336	Stone Mountain, GA	41,352	\$67	\$151	89%	\$1,613
337	Sugar Land, TX	48,029	\$70	\$134	91%	\$1,463
338	Summerville, SC	41,543	\$61	\$152	81%	\$1,477
339	Sunnyvale, CA	53,530	\$65	\$131	78%	\$1,226
340	Surprise, AZ	44,111	\$64	\$135	89%	\$1,442
341	Syracuse, NY	92,087	\$101	\$133	69%	\$1,101
342	Tacoma, WA	119,941	\$118	\$117	70%	\$983
343	Tallahassee, FL	110,940	\$168	\$152	83%	\$1,514
344	Tampa, FL	286,184	\$191	\$85	65%	\$663
345	Tempe, AZ	67,319	\$88	\$142	77%	\$1,312
346	Toledo, OH	131,713	\$192	\$127	96%	\$1,463
347	Toms River, NJ	50,677	\$50	\$139	59%	\$984
348	Topeka, KS	67,150	\$68	\$106	80%	\$1,018
349	Torrance, CA	63,334	\$87	\$118	97%	\$1,374
350	Trenton, NJ	75,881	\$55	\$108	56%	\$726

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

City	# of Households	Market Size (\$B)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
51 Tucson, AZ	349,348	\$357	\$99	86%	\$1,022
52 Tulsa, OK	171,919	\$159	\$97	80%	\$931
53 Tuscaloosa, AL	44,615	\$92	\$178	97%	\$2,072
54 Tyler, TX	54,727	\$74	\$115	97%	\$1,339
55 Vallejo, CA	41,597	\$49	\$136	72%	\$1,175
66 Van Nuys, CA	56,855	\$89	\$153	85%	\$1,561
7 Vancouver, WA	115,146	\$96	\$105	66%	\$832
8 Ventura, CA	42,565	\$97	\$222	85%	\$2,264
59 Vero Beach, FL	47,009	\$55	\$113	86%	\$1,166
0 Virginia Beach, VA	165,089	\$164	\$138	60%	\$994
o1 Visalia, CA	46,399	\$66	\$123	97%	\$1,432
62 Waco, TX	54,771	\$66	\$116	87%	\$1,211
63 Warren, MI	53,442	\$46	\$83	86%	\$857
4 Waterbury, CT	42,755	\$38	\$93	80%	\$893
5 West Palm Beach, FL	131,261	\$144	\$107	85%	\$1,091
66 Whittier, CA	56,887	\$61	\$107	83%	\$1,066
7 Wichita Falls, TX	41,191	\$43	\$109	79%	\$1,033
8 Wichita, KS	161,719	\$201	\$128	81%	\$1,244
9 Wilmington, DE	87,667	\$95	\$133	68%	\$1,085
70 Wilmington, NC	78,939	\$93	\$104	95%	\$1,186
71 Winston Salem, NC	101,067	\$103	\$92	92%	\$1,016
72 Woodbridge, VA	60,426	\$47	\$118	55%	\$779
3 Worcester, MA	68,744	\$90	\$118	92%	\$1,303
74 Yakima, WA	45,991	\$46	\$102	82%	\$1,004
75 Yonkers, NY	66,496	\$70	\$129	68%	\$1,053
6 York, PA	67,941	\$75	\$119	77%	\$1,100
7 Youngstown, OH	68,664	\$50	\$110	55%	\$726
78 Ypsilanti, MI	40,145	\$38	\$90	88%	\$950
9 Yuma, AZ	51,038	\$74	\$132	91%	\$1,441

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

#### About doxo

doxo delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers. For over 8M 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 5,000 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 \$4T of US Household spend.

To learn more about America's leading bill pay network, visit doxo.com.