

U.S. Mobile Phone Market Size and Household Spending Report

United States of Bill Pay doxoINSIGHTS Report 2022

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A comprehensive look into the mobile phone 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 8 million paying consumers.

97%

Geographically diverse, capturing payment activity in 97% U.S. zip codes

120,000

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

While the total market size for U.S. household bills is \$4.6 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.12 trillion annually. This report focuses on the \$166 billion mobile phone category.



Mobile phone bills account for **3.6%** of the **\$4.6** trillion spent on household bills per year.

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*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 **\$113** a month on Mobile Phones



Mobile phone bills amount to **\$1,275** 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



Mobile Phone Bill Pay Market Size

Mobile Phone Bill Pay Market Size by State

	State	Market Size (\$M)	# Households
1	California	\$16,508	12,576,918
2	Texas	\$11,533	8,922,664
3	New York	\$9,657	7,317,755
4	Florida	\$8,666	7,420,759
5	Illinois	\$5,927	4,836,947
6	Pennsylvania	\$5,705	5,018,860
7	Ohio	\$5,580	4,602,999
8	North Carolina	\$4,590	3,745,153
9	Michigan	\$4,423	3,872,494
10	Georgia	\$4,219	3,585,611
11	New Jersey	\$4,150	3,214,360
12	Virginia	\$3,929	3,056,144
13	Massachusetts	\$3,255	2,547,068
14	Washington	\$3,196	2,620,116
15	Indiana	\$3,100	2,502,149
16	Tennessee	\$3,059	2,492,121
17	Wisconsin	\$2,914	2,279,781
18	Missouri	\$2,914	2,375,732
19	Arizona	\$2,819	2,381,696
20	Maryland	\$2,731	2,156,414
21	Colorado	\$2,623	1,972,932
22	Minnesota	\$2,539	2,087,300
23	Alabama	\$2,464	1,883,727
24	Kentucky	\$2,303	1,721,406
25	Louisiana	\$2,294	1,728,134
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	State	Market Size (\$M)	# Households
26	South Carolina	\$2,220	1,801,181
27	Oregon	\$1,850	1,518,988
28	Connecticut	\$1,813	1,371,087
29	Oklahoma	\$1,730	1,460,555
30	lowa	\$1,472	1,221,816
31	Kansas	\$1,362	1,112,105
32	Nevada	\$1,324	1,006,477
33	Arkansas	\$1,305	1,147,095
34	Mississippi	\$1,277	1,115,776
35	West Virginia	\$1,095	763,744
36	Utah	\$1,040	877,481
37	New Mexico	\$877	790,552
38	Nebraska	\$819	721,277
39	Maine	\$780	557,168
40	Hawaii	\$775	455,338
41	Idaho	\$743	579,206
42	New Hampshire	\$663	519,023
43	Rhode Island	\$531	413,607
44	Montana	\$493	409,869
45	Alaska	\$457	258,052
46	Delaware	\$456	342,294
47	South Dakota	\$375	322,111
48	Vermont	\$314	256,442
49	Wyoming	\$304	226,944
50	North Dakota	\$279	280,782
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Mobile Phone Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

	City	Market Size (\$M)	Number of households in the area		City	Market Size (\$M)	Number of households in the area
1	New York	\$1,164	760,488	26	Columbus	\$353	329,101
2	Chicago	\$1,107	1,040,151	27	Milwaukee	\$352	325,271
3	Los Angeles	\$1,106	821,015	28	Indianapolis	\$350	368,507
4	Houston	\$976	1,036,113	29	Jacksonville	\$344	319,551
5	San Antonio	\$845	567,207	30	San Jose	\$340	309,116
6	Philadelphia	\$712	599,819	31	Pittsburgh	\$334	305,354
7	Phoenix	\$655	468,278	32	Татра	\$317	286,184
8	Miami	\$651	597,148	33	Orlando	\$316	322,023
9	Las Vegas	\$627	523,424	34	Washington	\$304	266,707
10	San Diego	\$611	460,080	35	Kansas City	\$294	228,104
11	Dallas	\$588	481,042	36	Sacramento	\$290	281,295
12	San Francisco	\$510	345,811	37	El Paso	\$289	243,085
13	Austin	\$475	382,370	38	Fort Worth	\$288	292,704
14	Denver	\$460	405,963	39	Saint Paul	\$288	296,977
15	Portland	\$438	351,771	40	Oklahoma City	\$285	257,812
16	Atlanta	\$432	384,898	41	Albuquerque	\$265	257,469
17	Saint Louis	\$408	393,848	42	Detroit	\$249	255,096
18	Minneapolis	\$401	423,421	43	Memphis	\$247	265,247
19	Seattle	\$397	371,914	44	Dayton	\$242	200,079
20	Charlotte	\$391	311,844	45	Omaha	\$231	203,128
21	Fort Lauderdale	\$382	306,949	46	Birmingham	\$228	201,876
22	Louisville	\$370	306,685	47	Colorado Springs	\$224	203,526
23	Cleveland	\$359	328,591	48	Baltimore	\$212	253,110
24	Cincinnati	\$359	332,932	49	Rochester	\$197	196,574
25	Tucson	\$355	349,348	50	Boston	\$69	64,609



Regional Mobile Phone Bill Pay Comparison

The Most and Least Expensive States for Mobile Phone Bills





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The Most and Least Expensive Largest Cities for Mobile Phone Bills

(based on # of households)







Mobile Phone Market/Spend Breakdown by State

Mobile Phone Market/Spend by State

	State	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1	Alabama	1,883,727	\$2,464	\$115	95%	\$1,311
2	Alaska	258,052	\$457	\$174	85%	\$1,775
3	Arizona	2,381,696	\$2,819	\$105	94%	\$1,184
4	Arkansas	1,147,095	\$1,305	\$99	96%	\$1,140
5	California	12,576,918	\$16,508	\$113	97%	\$1,315
6	Colorado	1,972,932	\$2,623	\$118	94%	\$1,331
7	Connecticut	1,371,087	\$1,813	\$118	93%	\$1,317
8	Delaware	342,294	\$456	\$121	92%	\$1,336
9	Florida	7,420,759	\$8,666	\$102	95%	\$1,163
10	Georgia	3,585,611	\$4,219	\$102	96%	\$1,175
11	Hawaii	455,338	\$775	\$146	97%	\$1,699
12	Idaho	579,206	\$743	\$107	100%	\$1,284
13	Illinois	4,836,947	\$5,927	\$107	95%	\$1,220
14	Indiana	2,502,149	\$3,100	\$112	92%	\$1,236
15	Iowa	1,221,816	\$1,472	\$115	87%	\$1,201
16	Kansas	1,112,105	\$1,362	\$109	94%	\$1,230
17	Kentucky	1,721,406	\$2,303	\$115	97%	\$1,339
18	Louisiana	1,728,134	\$2,294	\$115	96%	\$1,325
19	Maine	557,168	\$780	\$139	84%	\$1,401
20	Maryland	2,156,414	\$2,731	\$115	92%	\$1,270
21	Massachusetts	2,547,068	\$3,255	\$116	92%	\$1,281
22	Michigan	3,872,494	\$4,423	\$100	95%	\$1,140
23	Minnesota	2,087,300	\$2,539	\$109	93%	\$1,216
24	Mississippi	1,115,776	\$1,277	\$101	94%	\$1,139
25	Missouri	2,375,732	\$2,914	\$105	97%	\$1,222
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Mobile Phone Market/Spend by State (continued)

State	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$493	\$113	89%	\$1,207
27 Nebraska	721,277	\$819	\$103	92%	\$1,137
28 Nevada	1,006,477	\$1,324	\$117	94%	\$1,320
29 New Hampshire	519,023	\$663	\$115	93%	\$1,283
30 New Jersey	3,214,360	\$4,150	\$117	92%	\$1,292
31 New Mexico	790,552	\$877	\$97	95%	\$1,106
32 New York	7,317,755	\$9,657	\$120	92%	\$1,325
33 North Carolina	3,745,153	\$4,590	\$110	93%	\$1,228
34 North Dakota	280,782	\$279	\$88	94%	\$993
35 Ohio	4,602,999	\$5,580	\$111	91%	\$1,212
36 Oklahoma	1,460,555	\$1,730	\$103	96%	\$1,187
37 Oregon	1,518,988	\$1,850	\$109	93%	\$1,216
38 Pennsylvania	5,018,860	\$5,705	\$104	91%	\$1,136
39 Rhode Island	413,607	\$531	\$117	91%	\$1,278
40 South Carolina	1,801,181	\$2,220	\$109	94%	\$1,230
41 South Dakota	322,111	\$375	\$100	97%	\$1,164
42 Tennessee	2,492,121	\$3,059	\$108	95%	\$1,231
43 Texas	8,922,664	\$11,533	\$111	97%	\$1,292
44 Utah	877,481	\$1,040	\$110	90%	\$1,188
45 Vermont	256,442	\$314	\$113	90%	\$1,220
46 Virginia	3,056,144	\$3,929	\$116	92%	\$1,281
47 Washington	2,620,116	\$3,196	\$113	90%	\$1,220
48 West Virginia	763,744	\$1,095	\$144	83%	\$1,434
49 Wisconsin	2,279,781	\$2,914	\$117	91%	\$1,278
50 Wyoming	226,944	\$304	\$121	92%	\$1,336
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Mobile Phone Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

Mobile Phone Market/Spend by 50 Biggest U.S. Cities (based on # of households)

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Albuquerque	257,469	\$265	\$90	95%	\$1,026
2 Atlanta	384,898	\$432	\$97	96%	\$1,117
3 Austin	382,370	\$475	\$109	95%	\$1,243
4 Baltimore	253,110	\$212	\$86	81%	\$836
5 Birmingham	201,876	\$228	\$98	96%	\$1,129
6 Boston	64,609	\$69	\$100	89%	\$1,068
7 Charlotte	311,844	\$391	\$111	94%	\$1,252
8 Chicago	1,040,151	\$1,107	\$92	96%	\$1,060
9 Cincinnati	332,932	\$359	\$102	88%	\$1,077
10 Cleveland	328,591	\$359	\$97	94%	\$1,094
11 Colorado Springs	203,526	\$224	\$101	91%	\$1,103
12 Columbus	329,101	\$353	\$95	94%	\$1,072
13 Dallas	481,042	\$588	\$105	97%	\$1,222
14 Dayton	200,079	\$242	\$117	86%	\$1,207
15 Denver	405,963	\$460	\$103	92 %	\$1,137
16 Detroit	255,096	\$249	\$83	98%	\$976
17 El Paso	243,085	\$289	\$103	96%	\$1,187
18 Fort Lauderdale	306,949	\$382	\$107	97%	\$1,245
19 Fort Worth	292,704	\$288	\$84	97%	\$978
20 Houston	1,036,113	\$976	\$80	98%	\$941
21 Indianapolis	368,507	\$350	\$84	94%	\$948
22 Jacksonville	319,551	\$344	\$94	95%	\$1,072
23 Kansas City	228,104	\$294	\$113	95%	\$1,288
24 Las Vegas	523,424	\$627	\$105	95%	\$1,197
25 Los Angeles	821,015	\$1,106	\$113	99%	\$1,342
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Mobile Phone Market/Spend by 50 Biggest U.S. Cities (based on # of households, cont'd)

	City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26	Louisville	306,685	\$370	\$106	95%	\$1,208
27	Memphis	265,247	\$247	\$84	92%	\$927
28	Miami	597,148	\$651	\$93	98%	\$1,094
29	Milwaukee	325,271	\$352	\$92	98%	\$1,082
30	Minneapolis	423,421	\$401	\$82	96%	\$945
31	New York	760,488	\$1,164	\$129	99%	\$1,533
32	Oklahoma City	257,812	\$285	\$96	96%	\$1,106
33	Omaha	203,128	\$231	\$108	88%	\$1,140
34	Orlando	322,023	\$316	\$85	96%	\$979
35	Philadelphia	599,819	\$712	\$103	96%	\$1,187
36	Phoenix	468,278	\$655	\$118	99%	\$1,402
37	Pittsburgh	305,354	\$334	\$106	86%	\$1,094
38	Portland	351,771	\$438	\$112	93%	\$1,250
39	Rochester	196,574	\$197	\$95	88%	\$1,003
40	Sacramento	281,295	\$290	\$88	98%	\$1,035
41	Saint Louis	393,848	\$408	\$98	88%	\$1,035
42	Saint Paul	296,977	\$288	\$90	90%	\$972
43	San Antonio	567,207	\$845	\$125	99%	\$1,485
44	San Diego	460,080	\$611	\$116	95%	\$1,322
45	San Francisco	345,811	\$510	\$124	99%	\$1,473
46	San Jose	309,116	\$340	\$96	96%	\$1,106
47	Seattle	371,914	\$397	\$96	93%	\$1,071
48	Татра	286,184	\$317	\$97	95%	\$1,106
49	Tucson	349,348	\$355	\$90	94%	\$1,015
50	Washington	266,707	\$304	\$101	94%	\$1,139
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household



Mobile Phone Market/Spend by U.S. Cities

(with population of 40k+)

City	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$58	\$106	97%	\$1,234
2 Akron, OH	113,678	\$115	\$92	91%	\$1,005
3 Albany, NY	63,464	\$74	\$105	93%	\$1,172
4 Albuquerque, NM	257,469	\$265	\$90	95 %	\$1,026
5 Alexandria, VA	137,682	\$161	\$115	85 %	\$1,173
6 Allentown, PA	61,819	\$64	\$90	96 %	\$1,037
7 Alpharetta, GA	60,030	\$109	\$157	96 %	\$1,809
8 Amarillo, TX	82,903	\$116	\$120	97%	\$1,397
9 Anaheim, CA	102,568	\$129	\$116	90%	\$1,253
10 Anchorage, AK	90,801	\$192	\$200	88 %	\$2,112
11 Ann Arbor, MI	64,463	\$68	\$94	94 %	\$1,060
12 Appleton, WI	46,703	\$50	\$98	91%	\$1,070
13 Arlington, TX	135,072	\$141	\$90	97%	\$1,048
14 Arlington, VA	98,253	\$104	\$95	93%	\$1,060
15 Arvada, CO	48,752	\$59	\$118	86%	\$1,218
16 Asheville, NC	52,723	\$69	\$118	92 %	\$1,303
17 Astoria, NY	64,194	\$99	\$139	92 %	\$1,535
18 Athens, GA	44,816	\$54	\$105	96 %	\$1,210
19 Atlanta, GA	384,898	\$432	\$97	96%	\$1,117
20 Augusta, GA	79,120	\$79	\$87	96%	\$1,002
21 Aurora, CO	142,039	\$159	\$101	92 %	\$1,115
22 Aurora, IL	65,112	\$90	\$121	96%	\$1,394
23 Austin, TX	382,370	\$475	\$109	95 %	\$1,243
24 Bakersfield, CA	163,912	\$190	\$105	92 %	\$1,159
25 Baltimore, MD	253,110	\$212	\$86	81%	\$836
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$170	\$102	93%	\$1,138
27 Beaumont, TX	51,082	\$73	\$127	94%	\$1,433
28 Beaverton, OR	70,528	\$95	\$125	90%	\$1,350
29 Bellevue, WA	53,635	\$41	\$69	92%	\$762
30 Bellingham, WA	48,856	\$70	\$133	89%	\$1,420
31 Bend, OR	43,272	\$37	\$76	93%	\$848
32 Berkeley, CA	48,584	\$52	\$91	99%	\$1,081
33 Bethlehem, PA	47,471	\$71	\$135	92%	\$1,490
34 Billings, MT	52,889	\$65	\$117	87%	\$1,221
35 Birmingham, AL	201,876	\$228	\$98	96%	\$1,129
36 Bloomington, IN	50,417	\$45	\$86	86%	\$888
37 Boca Raton, FL	92,147	\$81	\$76	97%	\$885
38 Boise, ID	95,967	\$110	\$97	99%	\$1,152
39 Boston, MA	64,609	\$69	\$100	89%	\$1,068
40 Bothell, WA	41,359	\$50	\$109	92%	\$1,203
41 Boulder, CO	51,579	\$70	\$124	92%	\$1,369
42 Bowling Green, KY	40,130	\$67	\$151	93%	\$1,685
43 Boynton Beach, FL	69,402	\$67	\$82	97%	\$954
44 Bradenton, FL	91,356	\$72	\$76	86%	\$784
45 Bridgeport, CT	51,248	\$70	\$125	92%	\$1,380
46 Broken Arrow, OK	42,894	\$55	\$120	89%	\$1,282
47 Bronx, NY	486,807	\$637	\$115	95%	\$1,311
48 Brooklyn, NY	916,856	\$1,145	\$105	99%	\$1,247
49 Brownsville, TX	54,806	\$58	\$92	96%	\$1,060
50 Buffalo, NY	242,667	\$269	\$104	89%	\$1,111
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$48	\$94	99%	\$1,117
52 Cambridge, MA	44,117	\$27	\$54	93%	\$603
53 Canton, OH	61,288	\$65	\$104	85%	\$1,061
54 Cape Coral, FL	61,755	\$82	\$118	94%	\$1,331
55 Carlsbad, CA	41,278	\$69	\$149	94%	\$1,681
56 Carrollton, TX	43,484	\$51	\$107	91%	\$1,168
57 Cary, NC	50,713	\$76	\$129	96%	\$1,486
58 Cedar Rapids, IA	56,172	\$61	\$105	87%	\$1,096
59 Chandler, AZ	96,908	\$103	\$103	86%	\$1,063
60 Charleston, SC	75,336	\$60	\$75	89%	\$801
61 Charleston, WV	42,540	\$81	\$190	83%	\$1,892
62 Charlotte, NC	311,844	\$391	\$111	94%	\$1,252
63 Charlottesville, VA	44,312	\$62	\$125	93%	\$1,395
64 Chattanooga, TN	84,051	\$84	\$89	94%	\$1,004
65 Chesapeake, VA	79,593	\$114	\$127	94%	\$1,433
66 Chicago, IL	1,040,151	\$1,107	\$92	96%	\$1,060
67 Chico, CA	42,638	\$60	\$122	95%	\$1,391
68 Chula Vista, CA	74,219	\$85	\$107	89%	\$1,143
69 Cincinnati, OH	332,932	\$359	\$102	88%	\$1,077
70 Clarksville, TN	56,999	\$87	\$128	99%	\$1,521
71 Clearwater, FL	75,980	\$115	\$138	91%	\$1,507
72 Cleveland, OH	328,591	\$359	\$97	94%	\$1,094
73 Clinton Township, MI	42,046	\$54	\$113	95%	\$1,288
74 Colorado Springs, CO	203,526	\$224	\$101	91%	\$1,103
75 Columbia, MO	55,099	\$66	\$110	90%	\$1,188
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
76 Columbia, SC	127,806	\$120	\$86	91%	\$939
77 Columbus, GA	69,559	\$83	\$105	95%	\$1,197
78 Columbus, OH	329,101	\$353	\$95	94%	\$1,072
79 Concord, CA	44,872	\$60	\$116	96%	\$1,336
80 Conroe, TX	45,568	\$82	\$162	92%	\$1,788
81 Corona, CA	66,724	\$100	\$133	94%	\$1,500
82 Corpus Christi, TX	113,186	\$101	\$80	93%	\$893
83 Costa Mesa, CA	40,296	\$64	\$138	96%	\$1,590
84 Cumming, GA	44,403	\$52	\$103	94%	\$1,162
85 Dallas, TX	481,042	\$588	\$105	97%	\$1,222
86 Davenport, IA	41,720	\$46	\$109	84%	\$1,099
87 Dayton, OH	200,079	\$242	\$117	86%	\$1,207
88 Daytona Beach, FL	43,566	\$87	\$174	95%	\$1,984
89 Decatur, GA	66,251	\$75	\$96	98%	\$1,129
90 Delray Beach, FL	53,914	\$45	\$78	90%	\$842
91 Denton, TX	51,697	\$86	\$143	97%	\$1,665
92 Denver, CO	405,963	\$460	\$103	92%	\$1,137
93 Des Moines, IA	84,389	\$89	\$107	82%	\$1,053
94 Detroit, MI	255,096	\$249	\$83	98%	\$976
95 Duluth, MN	47,284	\$56	\$105	94%	\$1,184
96 Durham, NC	103,837	\$118	\$101	94%	\$1,139
97 Edmond, OK	53,091	\$70	\$114	96%	\$1,313
98 El Cajon, CA	57,752	\$52	\$80	94%	\$902
99 El Paso, TX	243,085	\$289	\$103	96%	\$1,187
100 Elk Grove, CA	50,299	\$75	\$129	97%	\$1,502
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$97	\$206	93%	\$2,299
102 Erie, PA	75,871	\$91	\$110	91%	\$1,201
103 Escondido, CA	55,176	\$68	\$117	88%	\$1,236
104 Eugene, OR	80,574	\$101	\$112	93%	\$1,250
105 Evansville, IN	75,667	\$75	\$91	91%	\$994
106 Everett, WA	65,085	\$52	\$78	85%	\$796
107 Fairfax, VA	55,388	\$90	\$143	95%	\$1,630
108 Falls Church, VA	43,926	\$63	\$129	93%	\$1,440
109 Fargo, ND	47,589	\$45	\$83	94%	\$936
110 Fayetteville, NC	95,271	\$125	\$119	92%	\$1,314
111 Flint, MI	65,019	\$55	\$74	95%	\$844
112 Florissant, MO	42,623	\$55	\$116	93%	\$1,295
113 Flushing, NY	77,309	\$117	\$136	93%	\$1,518
114 Fontana, CA	54,330	\$77	\$125	94%	\$1,410
115 Fort Collins, CO	70,063	\$86	\$124	82%	\$1,220
116 Fort Lauderdale, FL	306,949	\$382	\$107	97%	\$1,245
117 Fort Myers, FL	95,960	\$82	\$84	85%	\$857
118 Fort Wayne, IN	120,138	\$130	\$100	90%	\$1,080
119 Fort Worth, TX	292,704	\$288	\$84	97%	\$978
120 Frederick, MD	45,427	\$83	\$160	95%	\$1,824
121 Fredericksburg, VA	54,809	\$63	\$102	94%	\$1,151
122 Fremont, CA	71,013	\$51	\$63	94%	\$711
123 Fresno, CA	182,779	\$201	\$96	96%	\$1,106
124 Frisco, TX	40,964	\$44	\$94	96%	\$1,083
125 Fullerton, CA	45,163	\$77	\$143	99%	\$1,699
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
126 Gainesville, FL	80,228	\$71	\$79	94%	\$891		
127 Gaithersburg, MD	46,442	\$57	\$108	95%	\$1,231		
128 Garden Grove, CA	46,801	\$65	\$117	99%	\$1,390		
129 Garland, TX	75,703	\$117	\$143	90%	\$1,544		
130 Gilbert, AZ	70,090	\$115	\$144	95%	\$1,642		
131 Glendale, AZ	98,219	\$110	\$100	93%	\$1,116		
132 Glendale, CA	65,443	\$77	\$98	99%	\$1,164		
133 Grand Junction, CO	41,431	\$64	\$146	89%	\$1,559		
134 Grand Prairie, TX	57,749	\$65	\$97	97%	\$1,129		
135 Grand Rapids, MI	134,945	\$156	\$98	98%	\$1,152		
136 Green Bay, WI	72,193	\$78	\$99	91%	\$1,081		
137 Greensboro, NC	125,993	\$150	\$103	96%	\$1,187		
138 Greenville, NC	44,250	\$55	\$118	87%	\$1,232		
139 Greenville, SC	81,983	\$114	\$124	94%	\$1,399		
140 Hamilton, OH	49,236	\$63	\$125	86%	\$1,290		
141 Hampton, VA	54,206	\$70	\$112	96%	\$1,290		
142 Harrisburg, PA	69,235	\$66	\$84	94%	\$948		
143 Hartford, CT	45,370	\$41	\$84	90%	\$907		
144 Hayward, CA	55,833	\$75	\$115	98%	\$1,352		
145 Hemet, CA	43,404	\$50	\$109	88%	\$1,151		
146 Henderson, NV	103,938	\$113	\$115	79%	\$1,090		
147 Henrico, VA	75,351	\$117	\$133	97%	\$1,548		
148 Hialeah, FL	111,174	\$107	\$81	99%	\$962		
149 High Point, NC	45,645	\$46	\$89	95%	\$1,015		
150 Hollywood, FL	154,790	\$151	\$89	91%	\$972		
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
151 Homestead, FL	45,955	\$52	\$101	94%	\$1,139		
152 Honolulu, HI	151,980	\$246	\$139	97%	\$1,618		
153 Houston, TX	1,036,113	\$976	\$80	98%	\$941		
154 Humble, TX	42,767	\$70	\$139	98%	\$1,635		
155 Huntington Beach, CA	74,397	\$130	\$154	95%	\$1,756		
156 Huntsville, AL	80,270	\$84	\$95	92%	\$1,049		
157 Hyattsville, MD	49,521	\$63	\$112	94%	\$1,263		
158 Independence, MO	51,139	\$41	\$71	93%	\$792		
159 Indianapolis, IN	368,507	\$350	\$84	94%	\$948		
160 Inglewood, CA	42,436	\$66	\$130	99%	\$1,544		
161 Irvine, CA	78,996	\$112	\$119	99%	\$1,414		
162 Irving, TX	83,092	\$104	\$111	94%	\$1,252		
163 Jackson, MS	65,284	\$50	\$65	98%	\$764		
164 Jacksonville, FL	319,551	\$344	\$94	95%	\$1,072		
165 Jamaica, NY	71,999	\$94	\$116	94%	\$1,308		
166 Jersey City, NJ	96,828	\$106	\$98	93%	\$1,094		
167 Joliet, IL	44,247	\$42	\$88	91%	\$961		
168 Kalamazoo, MI	64,188	\$76	\$104	9 5%	\$1,186		
169 Kansas City, KS	55,588	\$81	\$128	95%	\$1,459		
170 Kansas City, MO	228,104	\$294	\$113	95%	\$1,288		
171 Katy, TX	78,737	\$105	\$114	98 %	\$1,341		
172 Kenosha, WI	42,607	\$41	\$85	9 5%	\$969		
173 Kent, WA	52,632	\$78	\$129	96%	\$1,486		
174 Killeen, TX	50,140	\$60	\$105	95%	\$1,197		
175 Kissimmee, FL	76,049	\$71	\$79	98%	\$929		
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$153	\$91	92 %	\$1,005
177 Lafayette, LA	61,230	\$69	\$98	96%	\$1,129
178 Lake Charles, LA	48,024	\$71	\$125	98%	\$1,470
179 Lake Worth, FL	68,705	\$81	\$100	98%	\$1,176
180 Lakeland, FL	91,873	\$85	\$82	94%	\$925
181 Lancaster, CA	55,674	\$73	\$115	95%	\$1,311
182 Lancaster, PA	64,110	\$77	\$104	97%	\$1,211
183 Lansing, MI	69,602	\$72	\$91	9 5%	\$1,037
184 Laredo, TX	66,620	\$67	\$89	94%	\$1,004
185 Largo, FL	49,129	\$47	\$87	92%	\$960
186 Las Cruces, NM	55,710	\$81	\$128	95%	\$1,459
187 Las Vegas, NV	523,424	\$627	\$105	95%	\$1,197
188 Lawrenceville, GA	74,070	\$101	\$116	98%	\$1,364
189 Lewisville, TX	41,884	\$70	\$143	97%	\$1,665
190 Lexington, KY	123,494	\$98	\$77	86%	\$795
191 Lincoln, NE	106,408	\$94	\$80	92%	\$883
192 Little Rock, AR	89,906	\$70	\$69	94%	\$778
193 Littleton, CO	116,253	\$203	\$153	95%	\$1,744
194 Long Beach, CA	166,308	\$281	\$144	98%	\$1,693
195 Longmont, CO	44,469	\$56	\$114	92%	\$1,259
196 Los Angeles, CA	821,015	\$1,106	\$113	99%	\$1,342
197 Louisville, KY	306,685	\$370	\$106	95%	\$1,208
198 Lubbock, TX	96,888	\$117	\$104	97%	\$1,211
199 Macon, GA	64,138	\$91	\$121	9 8%	\$1,423
200 Madison, WI	119,823	\$132	\$107	86%	\$1,104
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
201 Manassas, VA	44,564	\$50	\$99	9 5%	\$1,129		
202 Manchester, NH	46,891	\$46	\$84	96%	\$968		
203 Marietta, GA	112,699	\$155	\$118	97%	\$1,374		
204 McAllen, TX	42,109	\$73	\$160	90%	\$1,728		
205 McKinney, TX	49,561	\$67	\$124	91%	\$1,354		
206 Melbourne, FL	60,998	\$60	\$82	99%	\$974		
207 Memphis, TN	265,247	\$247	\$84	92%	\$927		
208 Mesa, AZ	182,732	\$187	\$90	95%	\$1,026		
209 Mesquite, TX	48,569	\$74	\$131	97%	\$1,525		
210 Metairie, LA	59,380	\$115	\$166	97%	\$1,932		
211 Miami Beach, FL	57,465	\$50	\$75	97%	\$873		
212 Miami, FL	597,148	\$651	\$93	98%	\$1,094		
213 Midland, TX	49,746	\$72	\$124	97%	\$1,443		
214 Milwaukee, WI	325,271	\$352	\$92	98%	\$1,082		
215 Minneapolis, MN	423,421	\$401	\$82	96%	\$945		
216 Mission, TX	45,515	\$45	\$91	90%	\$983		
217 Mobile, AL	106,874	\$117	\$102	89%	\$1,089		
218 Modesto, CA	84,626	\$112	\$114	97%	\$1,327		
219 Montgomery, AL	84,239	\$92	\$106	86%	\$1,094		
220 Moreno Valley, CA	51,779	\$83	\$146	91%	\$1,594		
221 Murfreesboro, TN	59,453	\$97	\$143	9 5%	\$1,630		
222 Muskegon, MI	49,354	\$36	\$82	75%	\$738		
223 Myrtle Beach, SC	50,483	\$44	\$83	89%	\$886		
224 Naperville, IL	56,771	\$66	\$101	95%	\$1,151		
225 Naples, FL	117,290	\$147	\$114	92%	\$1,259		
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
226 Nashville, TN	178,661	\$192	\$104	86%	\$1,073		
227 New Haven, CT	48,330	\$56	\$106	91%	\$1,158		
228 New Orleans, LA	159,787	\$200	\$108	97%	\$1,257		
229 New Port Richey, FL	49,892	\$44	\$79	92%	\$872		
230 New York, NY	760,488	\$1,164	\$129	99%	\$1,533		
231 Newark, DE	50,290	\$75	\$131	95%	\$1,493		
232 Newark, NJ	94,631	\$117	\$108	96%	\$1,244		
233 Newport News, VA	71,532	\$81	\$106	89%	\$1,132		
234 Norfolk, VA	86,485	\$119	\$121	95%	\$1,379		
235 Norman, OK	45,718	\$59	\$116	92%	\$1,281		
236 North Hollywood, CA	55,507	\$70	\$106	99%	\$1,259		
237 North Las Vegas, NV	65,737	\$94	\$126	95%	\$1,436		
238 Oakland, CA	149,394	\$192	\$109	98%	\$1,282		
239 Ocala, FL	83,518	\$99	\$104	95%	\$1,186		
240 Oceanside, CA	64,948	\$82	\$111	95%	\$1,265		
241 Odessa, TX	48,884	\$80	\$151	90%	\$1,631		
242 Ogden, UT	63,895	\$81	\$112	95%	\$1,277		
243 Oklahoma City, OK	257,812	\$285	\$96	96%	\$1,106		
244 Olathe, KS	45,895	\$42	\$84	92%	\$927		
245 Olympia, WA	67,951	\$96	\$134	88%	\$1,415		
246 Omaha, NE	203,128	\$231	\$108	88%	\$1,140		
247 Ontario, CA	45,662	\$66	\$131	92%	\$1,446		
248 Orange, CA	44,667	\$55	\$111	92%	\$1,225		
249 Orlando, FL	322,023	\$316	\$85	96%	\$979		
250 Overland Park, KS	69,523	\$81	\$112	86%	\$1,156		
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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 (\$M)	Average Montlhy	Percent of Households	Cost Per Year *		
	Households	Size (\$W)	Bill	will bill			
251 Oxnard, CA	53,531	\$81	\$131	96%	\$1,509		
252 Palm Bay, FL	40,151	\$35	\$75	96%	\$864		
253 Palmdale, CA	48,499	\$51	\$93	93%	\$1,038		
254 Panama City, FL	47,297	\$67	\$120	98%	\$1,411		
255 Pasadena, CA	61,247	\$42	\$59	96%	\$680		
256 Pasadena, TX	46,761	\$40	\$73	97%	\$850		
257 Paterson, NJ	44,329	\$61	\$121	95%	\$1,379		
258 Pensacola, FL	100,607	\$130	\$113	95%	\$1,288		
259 Peoria, AZ	58,438	\$80	\$122	94%	\$1,376		
260 Peoria, IL	55,953	\$72	\$111	96%	\$1,279		
261 Philadelphia, PA	599,819	\$712	\$103	96%	\$1,187		
262 Phoenix, AZ	468,278	\$655	\$118	99%	\$1,402		
263 Pittsburgh, PA	305,354	\$334	\$106	86%	\$1,094		
264 Plano, TX	104,361	\$196	\$162	97%	\$1,886		
265 Pompano Beach, FL	132,205	\$134	\$94	90%	\$1,015		
266 Port Saint Lucie, FL	69,266	\$77	\$101	92%	\$1,115		
267 Portland, OR	351,771	\$438	\$112	93%	\$1,250		
268 Providence, RI	74,254	\$85	\$101	95%	\$1,151		
269 Pueblo, CO	60,063	\$96	\$148	90%	\$1,598		
270 Puyallup, WA	47,891	\$54	\$103	92%	\$1,137		
271 Quincy, MA	40,658	\$52	\$122	87%	\$1,274		
272 Racine, WI	50,405	\$69	\$126	91%	\$1,376		
273 Raleigh, NC	194,292	\$187	\$89	90%	\$961		
274 Rancho Cucamonga, CA	54,429	\$66	\$108	94%	\$1,218		
275 Reading, PA	80,195	\$77	\$90	88%	\$950		
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
276 Redding, CA	44,409	\$64	\$128	94%	\$1,444		
277 Reno, NV	110,456	\$158	\$123	97%	\$1,432		
278 Renton, WA	54,676	\$58	\$96	93%	\$1,071		
279 Richmond, VA	150,747	\$183	\$110	92%	\$1,214		
280 Riverside, CA	103,707	\$118	\$101	94%	\$1,139		
281 Roanoke, VA	70,815	\$80	\$102	92%	\$1,126		
282 Rochester, MN	47,084	\$87	\$166	93%	\$1,853		
283 Rochester, NY	196,574	\$197	\$95	88%	\$1,003		
284 Rock Hill, SC	41,750	\$40	\$100	81%	\$972		
285 Rockford, IL	74,712	\$77	\$91	95%	\$1,037		
286 Rockville, MD	51,224	\$95	\$163	95%	\$1,858		
287 Roseville, CA	46,450	\$65	\$121	96%	\$1,394		
288 Round Rock, TX	48,007	\$65	\$124	91%	\$1,354		
289 Sacramento, CA	281,295	\$290	\$88	98%	\$1,035		
290 Saginaw, MI	54,545	\$54	\$87	95%	\$992		
291 Saint Augustine, FL	45,104	\$50	\$113	81%	\$1,098		
292 Saint Charles, MO	52,338	\$77	\$130	94%	\$1,466		
293 Saint Louis, MO	393,848	\$408	\$98	88%	\$1,035		
294 Saint Paul, MN	296,977	\$288	\$90	90%	\$972		
295 Saint Petersburg, FL	157,379	\$213	\$124	91%	\$1,354		
296 Salem, OR	91,679	\$105	\$107	89%	\$1,143		
297 Salinas, CA	51,070	\$63	\$104	98%	\$1,223		
298 Salt Lake City, UT	174,991	\$155	\$79	94%	\$891		
299 San Angelo, TX	40,757	\$71	\$150	97%	\$1,746		
300 San Antonio, TX	567,207	\$845	\$125	99%	\$1,485		
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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 (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
301 San Bernardino, CA	65,285	\$90	\$122	94%	\$1,376		
302 San Diego, CA	460,080	\$611	\$116	95%	\$1,322		
303 San Francisco, CA	345,811	\$510	\$124	99%	\$1,473		
304 San Jose, CA	309,116	\$340	\$96	96%	\$1,106		
305 San Mateo, CA	51,674	\$44	\$71	99%	\$843		
306 Santa Ana, CA	81,168	\$97	\$100	99%	\$1,188		
307 Santa Barbara, CA	52,151	\$105	\$173	97%	\$2,014		
308 Santa Clara, CA	42,768	\$52	\$110	93%	\$1,228		
309 Santa Fe, NM	53,265	\$47	\$83	89%	\$886		
310 Santa Monica, CA	47,924	\$66	\$116	99%	\$1,378		
311 Santa Rosa, CA	78,686	\$100	\$110	97%	\$1,280		
312 Sarasota, FL	106,736	\$123	\$114	84%	\$1,149		
313 Savannah, GA	89,149	\$120	\$119	94%	\$1,342		
314 Schenectady, NY	65,997	\$83	\$109	96%	\$1,256		
315 Scottsdale, AZ	121,031	\$173	\$131	91%	\$1,431		
316 Scranton, PA	40,609	\$45	\$105	89%	\$1,121		
317 Seattle, WA	371,914	\$397	\$96	93%	\$1,071		
318 Shreveport, LA	91,956	\$70	\$75	85%	\$765		
319 Silver Spring, MD	103,567	\$141	\$116	98%	\$1,364		
320 Simi Valley, CA	42,183	\$68	\$145	93%	\$1,618		
321 Sioux Falls, SD	64,311	\$64	\$86	96%	\$991		
322 South Bend, IN	57,903	\$39	\$63	89%	\$673		
323 Sparks, NV	40,452	\$66	\$144	95%	\$1,642		
324 Spartanburg, SC	42,423	\$79	\$160	97%	\$1,862		
325 Spokane, WA	140,579	\$176	\$113	92%	\$1,248		
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

C	ty	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
326	Spring Hill, FL	47,410	\$53	\$104	89%	\$1,111		
327	Spring, TX	110,748	\$153	\$117	98%	\$1,376		
328	Springfield, IL	61,813	\$73	\$102	96%	\$1,175		
329	Springfield, MA	53,235	\$37	\$65	89%	\$694		
330	Springfield, MO	93,068	\$115	\$111	93%	\$1,239		
331	Springfield, OH	40,995	\$47	\$102	93%	\$1,138		
332	Stamford, CT	47,292	\$74	\$139	94%	\$1,568		
333	Staten Island, NY	165,516	\$303	\$164	93%	\$1,830		
334	Sterling Heights, MI	49,441	\$43	\$77	95%	\$878		
335	Stockton, CA	111,246	\$104	\$84	93%	\$937		
336	Stone Mountain, GA	41,352	\$45	\$98	92%	\$1,082		
337	Sugar Land, TX	48,029	\$37	\$67	95%	\$764		
338	Summerville, SC	41,543	\$53	\$119	89%	\$1,271		
339	Sunnyvale, CA	53,530	\$107	\$174	96%	\$2,004		
340	Surprise, AZ	44,111	\$56	\$118	90%	\$1,274		
341	Syracuse, NY	92,087	\$109	\$108	92%	\$1,192		
342	Tacoma, WA	119,941	\$110	\$93	82%	\$915		
343	Tallahassee, FL	110,940	\$123	\$97	95%	\$1,106		
344	Tampa, FL	286,184	\$317	\$97	95%	\$1,106		
345	Tempe, AZ	67,319	\$77	\$106	90%	\$1,145		
346	Toledo, OH	131,713	\$98	\$73	85%	\$745		
347	Toms River, NJ	50,677	\$60	\$110	90%	\$1,188		
348	Topeka, KS	67,150	\$78	\$103	94%	\$1,162		
349	Torrance, CA	63,334	\$88	\$130	89%	\$1,388		
350	Trenton, NJ	75,881	\$73	\$86	93%	\$960		
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Ci	ity	# of Households	Market Size (\$M)	Average Montlhy Bill	Percent of Households will bill	Cost Per Year *		
351	Tucson, AZ	349,348	\$355	\$90	94%	\$1,015		
352	Tulsa, OK	171,919	\$193	\$95	98%	\$1,117		
353	Tuscaloosa, AL	44,615	\$87	\$177	92%	\$1,954		
354	Tyler, TX	54,727	\$71	\$111	98%	\$1,305		
355	Vallejo, CA	41,597	\$84	\$197	85%	\$2,009		
356	Van Nuys, CA	56,855	\$79	\$117	99%	\$1,390		
357	Vancouver, WA	115,146	\$112	\$94	86%	\$970		
358	Ventura, CA	42,565	\$61	\$124	96%	\$1,428		
359	Vero Beach, FL	47,009	\$54	\$102	94%	\$1,151		
360	Virginia Beach, VA	165,089	\$212	\$118	91%	\$1,289		
361	Visalia, CA	46,399	\$72	\$140	92%	\$1,546		
362	Waco, TX	54,771	\$83	\$130	97%	\$1,513		
363	Warren, MI	53,442	\$45	\$73	95%	\$832		
364	Waterbury, CT	42,755	\$52	\$115	88%	\$1,214		
365	West Palm Beach, FL	131,261	\$146	\$96	97%	\$1,117		
366	Whittier, CA	56,887	\$78	\$116	99%	\$1,378		
367	Wichita Falls, TX	41,191	\$56	\$128	89%	\$1,367		
368	Wichita, KS	161,719	\$162	\$89	94%	\$1,004		
369	Wilmington, DE	87,667	\$115	\$115	95%	\$1,311		
370	Wilmington, NC	78,939	\$103	\$119	91%	\$1,299		
371	Winston Salem, NC	101,067	\$96	\$85	93%	\$949		
372	Woodbridge, VA	60,426	\$96	\$144	92%	\$1,590		
373	Worcester, MA	68,744	\$89	\$115	93%	\$1,283		
374	Yakima, WA	45,991	\$76	\$151	91%	\$1,649		
375	Yonkers, NY	66,496	\$93	\$129	90%	\$1,393		
376	York, PA	67,941	\$63	\$94	83%	\$936		
377	Youngstown, OH	68,664	\$57	\$84	82%	\$827		
378	Ypsilanti, MI	40,145	\$22	\$48	96%	\$553		
379	Yuma, AZ	51,038	\$64	\$112	93%	\$1,250		
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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

About doxo

Each year U.S. households spend over \$4.6 trillion on recurring bill payments. While staying on top of these bills is the single largest determinant for consumer financial health, organizing and paying them can be a time-consuming and frustrating chore. Since its inception, doxo has been on a mission to simplify and reduce the anxiety of staying on top of bills, empowering consumers to improve their financial health.

Our company was founded on the simple idea that there should be an easy and more secure way for consumers to pay all of their bills through a single account, with any payment method, on any device. As consumers shift more bill payments online and to mobile, doxo continues to experience rapid growth. To date, over seven million doxo users across 97% of U.S. zip codes have paid bills through the payment network, across more than 45 different service categories. With more than 120,000 payable billers, doxo's proprietary, crowd sourced provider directory is the largest in the nation.