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2020 U.S. Bill Pay Market Size & Category Breakout

A comprehensive market size analysis of the $2.75 trillion U.S. consumer bill pay market – breaking out household spend across the 11 most common bill payment categories.

December 2020

2020 U.S. Bill Pay Market Size and Category Breakout

This doxoINSIGHTS Report leverages doxo's proprietary data combined with other research to provide a comprehensive look at where and how much the average consumer household pays on bills. This report includes doxo data on payments to the 11 most common bill pay categories:

- Utilities (water, electric, gas and waste)
- Cable & Internet
- Mobile Phone
- Auto Loans
- Auto Insurance
- Life Insurance
- Health Insurance
- Dental Insurance
- Alarm & Security
- Rent
- Mortgage

doxo's bill pay service enables all-in-one bill pay to more than 75,000 providers across the country in 45 different service categories. By incorporating tens of millions of bill payments across 30,000+ US zip codes and all U.S. income and regional demographic segments, the 2020 US Bill Pay Market Size & Category Breakout is a true and direct representation of what Americans actually pay on their bills. This proprietary dataset provides the foundation for doxoINSIGHTS' bottoms-up market sizing of the 11 most common bills, and makes category size and average spend transparent at the national, state, and regional level.

In contrast to other industry data sources – which often mix household recurring bill expenses with employer-paid expenditures (e.g. health insurance), and retail and discretionary spending (e.g. credit card balances) – doxo's unique, nation-wide household bill pay data specifically quantifies the actual consumer portion of total recurring bill spend and household penetration rate for each category.

The U.S. Bill Pay Market Size & Category Breakout Report findings include breakouts by service category, household market penetration for each type of service, and household average spend per month by state.

US Households spend $2.75 trillion annually on 11 bill categories

Annual U.S. Bill Cost in Top 11 Categories	$2.75 trillion
Portion of U.S. Household Spending	21%*
Average Annual Household Cost	$21,378

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* Bureau of Economic Analysis, 2019 Personal Consumption Expenditures = $13.28 trillion.

The average U.S. household spends $21,378 annually on bills

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost per U.S. Household
Mortgage	$1,268	40%	$6,085
Rent	$1,023	34%	$4,174
Auto Loan	$374	73%	$3,278
Utilities	$290	77%	$2,683
Auto Insurance	$181	82%	$1,784
Cable & Internet	$110	82%	$1,086
Mobile Phone	$88	94%	$989
Health Insurance	$94	77%	$871
Life Insurance	$76	28%	$255
Alarm & Security	$76	15%	$137
Dental Insurance	$25	12%	$37
Total			$21,378

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NOTE: Average annual bill cost per U.S. household is adjusted to account for % of households carrying bill:
Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

US Household Bill Pay Market Size by Category ($B)
11 most common bills

Mortgage
$782

Rent
$537

Auto
loans
$421

Utilities
$345

Auto
insurance
$229

Cable & Internet
$140

Mobile phone
$127

Health
insurance
$112

Life Insurance - $33

Alarm & Security - $18

Dental Insurance - $5
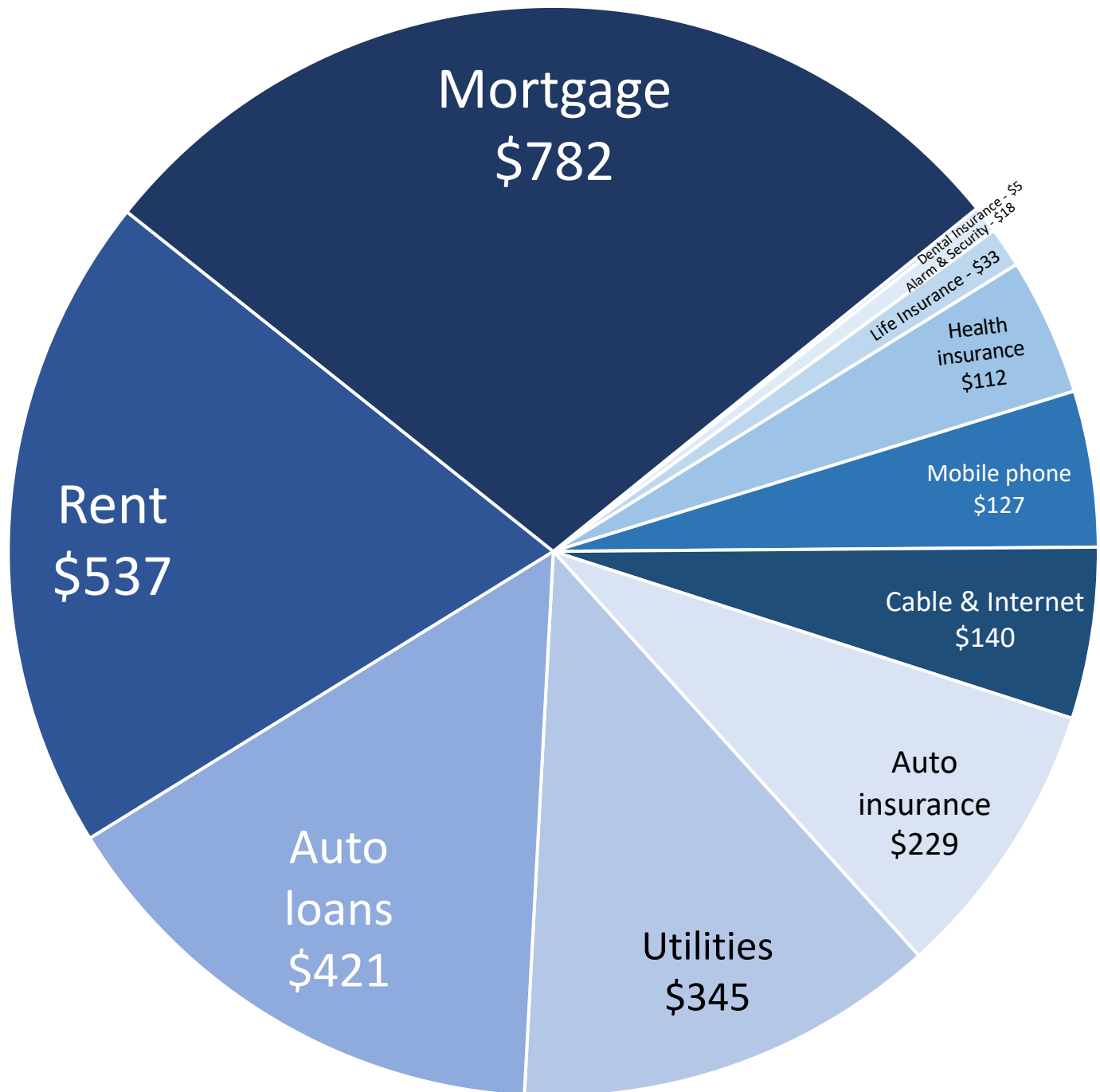
$2.75 trillion

Mortgage: U.S. Household Market Size

$782 billion

Mortgage* Spend

28%

of household bill pay expense**
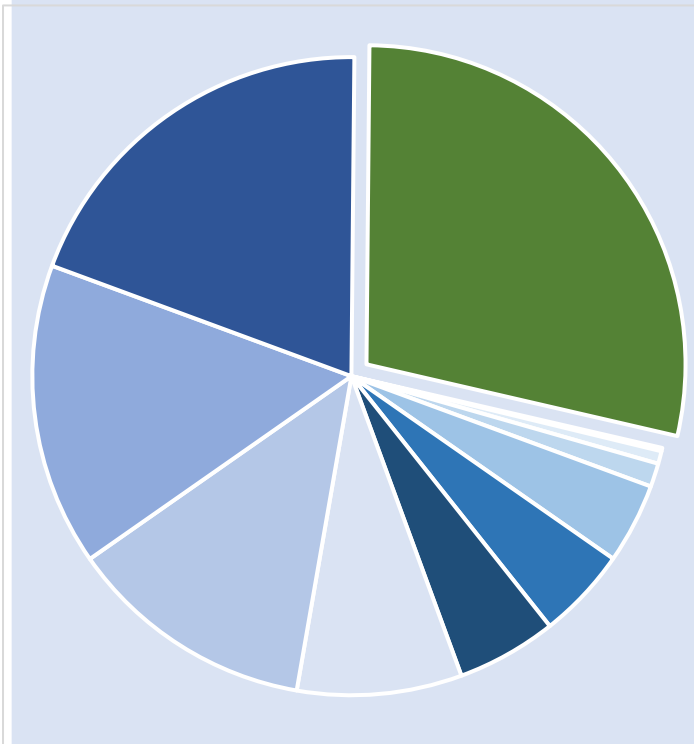
$1,268
Median monthly bill per paying household

40%
Households with bill

Median Monthly Bill By State

State	Median Monthly Bill
New Jersey - 1	$2,061
California - 2	$1,989
Hawaii - 3	$1,954
New York - 4	$1,819
Massachusetts - 5	$1,817
Connecticut - 6	$1,738
Maryland - 7	$1,673
New Hampshire - 8	$1,602
Alaska - 9	$1,558
Rhode Island - 10	$1,552
Washington - 11	$1,518
Virginia - 12	$1,478
Colorado - 13	$1,408
Illinois - 14	$1,394
Oregon - 15	$1,337
Texas - 16	$1,309
Minnesota - 17	$1,296
Vermont - 18	$1,270
Delaware - 19	$1,267
Median	
Utah - 20	$1,254
Nevada - 21	$1,183
Pennsylvania - 22	$1,176
Florida - 23	$1,148
Wyoming - 24	$1,121
Wisconsin - 25	$1,120
Georgia - 26	$1,119
North Dakota - 27	$1,109
South Dakota - 28	$1,103
Arizona - 29	$1,098
Nebraska - 30	$1,070
Montana - 31	$1,062
Kansas - 32	$1,024
North Carolina - 33	$1,022
Louisiana - 34	$1,000
Maine - 35	$998
Michigan - 36	$998
Missouri - 37	$981
Iowa - 38	$980
Tennessee - 39	$966
New Mexico - 40	$963
Ohio - 41	$954
South Carolina - 42	$949
Oklahoma - 43	$945
Idaho - 44	$933
Mississippi - 45	$894
Indiana - 46	$884
Kentucky - 47	$857
Arkansas - 48	$820
Alabama - 49	$808
West Virginia - 50	$739

$0 $1,000 $2,000

* Mortgage based on U.S. Census Mortgage data inclusive of taxes and homeowners insurance.   ** percent of the 11 most common bills.

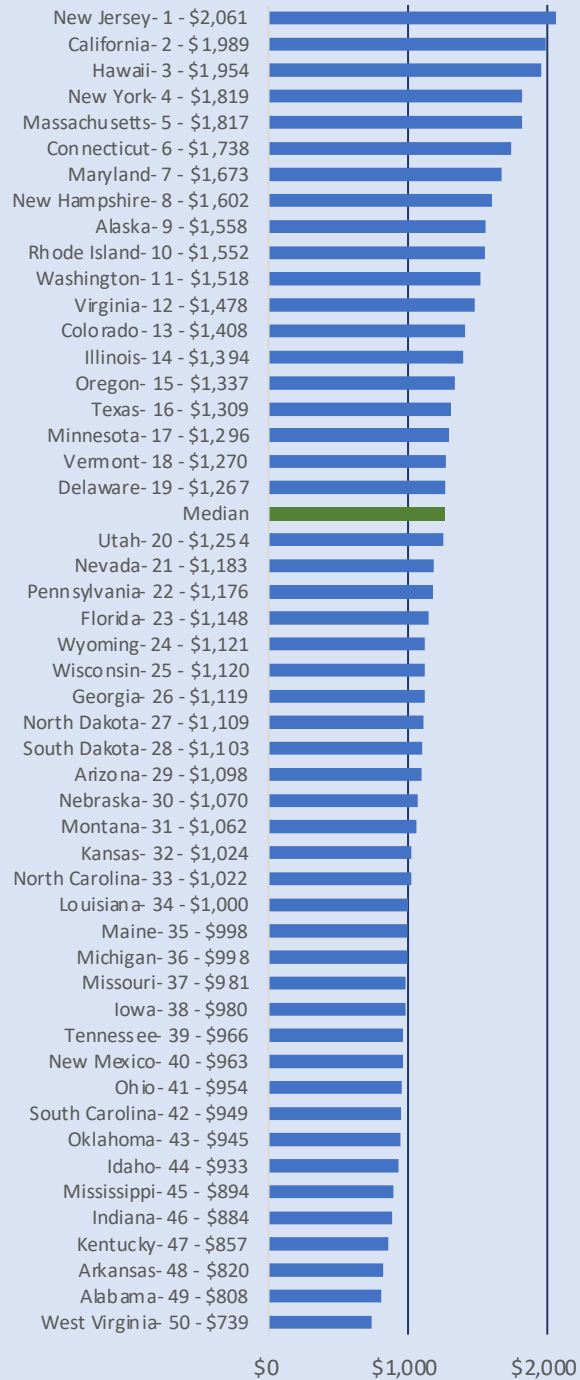# Rent: U.S. Household Market Size

$537 billion
Rent* Spend

20%
of household bill pay expense**
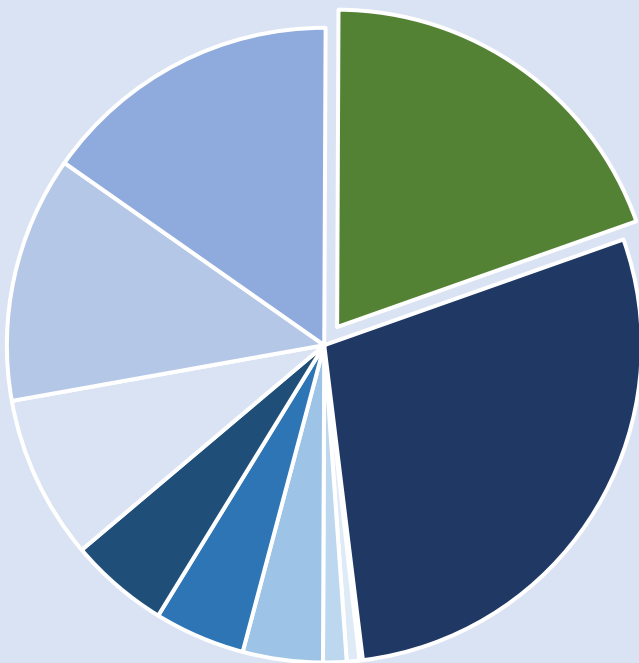
$1,023
Median monthly bill per paying household

34%
Households with bill

Median Monthly Bill by State

State	Median Monthly Bill
Hawaii - 1	$1,566
California - 2	$1,429
Maryland - 3	$1,357
New Jersey - 4	$1,295
New York - 5	$1,240
Alaska - 6	$1,231
Massachusetts - 7	$1,225
Virginia - 8	$1,202
Colorado - 9	$1,196
Washington - 10	$1,194
Connecticut - 11	$1,156
Florida - 12	$1,128
Delaware - 13	$1,110
New Hampshire - 14	$1,077
Nevada - 15	$1,060
Oregon - 16	$1,050
Median	
Arizona - 17	$1,009
Texas - 18	$998
Utah - 19	$988
Illinois - 20	$984
Rhode Island - 21	$981
Vermont - 22	$972
Georgia - 23	$968
Minnesota - 24	$944
Pennsylvania - 25	$915
North Carolina - 26	$877
South Carolina - 27	$868
Michigan - 28	$850
Louisiana - 29	$850
Wyoming - 30	$843
Tennessee - 31	$841
Wisconsin - 32	$837
Maine - 33	$831
Kansas - 34	$831
New Mexico - 35	$828
Idaho - 36	$825
Missouri - 37	$809
Indiana - 38	$807
North Dakota - 39	$806
Nebraska - 40	$805
Oklahoma - 41	$793
Ohio - 42	$788
Montana - 43	$783
Alabama - 44	$772
Iowa - 45	$766
Mississippi - 46	$762
Kentucky - 47	$741
Arkansas - 48	$729
South Dakota - 49	$722
West Virginia - 50	$711

$0 $1,000 $2,000

* Rent based on the Zillow Rent Index.   ** percent of the 11 most common bills.

Auto Loans: U.S. Household Market Size

$421 billion

Auto Loans Spend

15% of household bill pay expense*

$374 — Average monthly bill per paying household

73% — Households with bill

Average Monthly Bill by State

State	Amount
Alaska- 1 - $464	
Wyoming- 2 - $443	
North Dakota- 3 - $440	
New Mexico- 4 - $424	
Kansas- 5 - $419	
Colorado- 6 - $417	
Arizona- 8 - $414	
Texas- 8 - $414	
California- 9 - $412	
Washington- 10 - $408	
Oklahoma- 11 - $406	
Idaho- 12 - $405	
South Dakota- 13 - $402	
Nevada- 14 - $400	
Oregon- 15 - $397	
Utah- 16 - $394	
Louisiana- 18 - $393	
Hawaii- 18 - $393	
Vermont- 19 - $391	
Massachusetts- 20 - $387	
Connecticut- 21 - $386	
Georgia- 22 - $385	
New York- 23 - $380	
Minnesota- 24 - $379	
Arkansas- 25 - $378	
Alabama- 27 - $375	
West Virginia- 27 - $375	
Average	
Maine- 30 - $374	
Montana- 30 - $374	
Iowa- 30 - $374	
Wisconsin- 32 - $373	
New Jersey- 32 - $373	
Florida- 33 - $371	
Illinois- 34 - $367	
New Hampshire- 36 - $365	
Nebraska- 36 - $365	
Mississippi- 37 - $358	
South Carolina- 38 - $354	
Tennessee- 39 - $352	
Missouri- 41 - $349	
Michigan- 41 - $349	
Indiana- 42 - $342	
North Carolina- 43 - $333	
Virginia- 44 - $330	
Ohio- 46 - $325	
Kentucky- 46 - $325	
Rhode Island- 47 - $321	
Delaware- 48 - $317	
Maryland- 49 - $301	
Pennsylvania- 50 - $301	

$0 $100 $200 $300 $400 $500

* percent of the 11 most common bills

Auto Insurance: U.S. Household Market Size

$229 billion
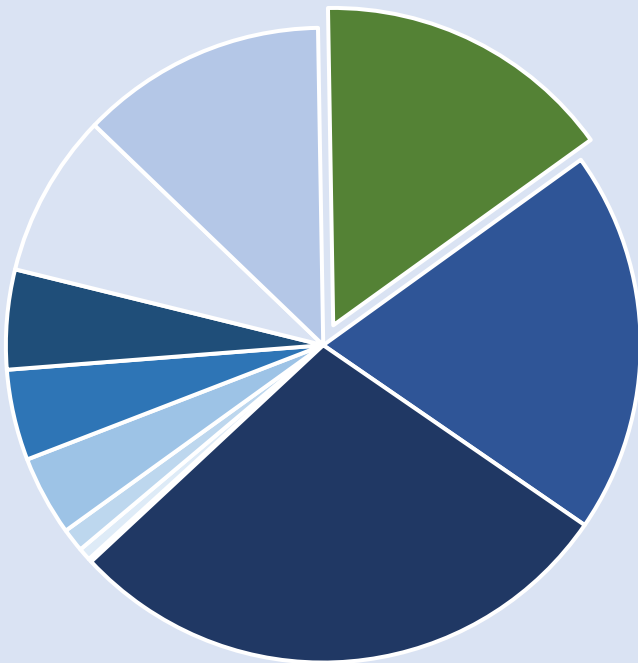Auto Insurance Spend
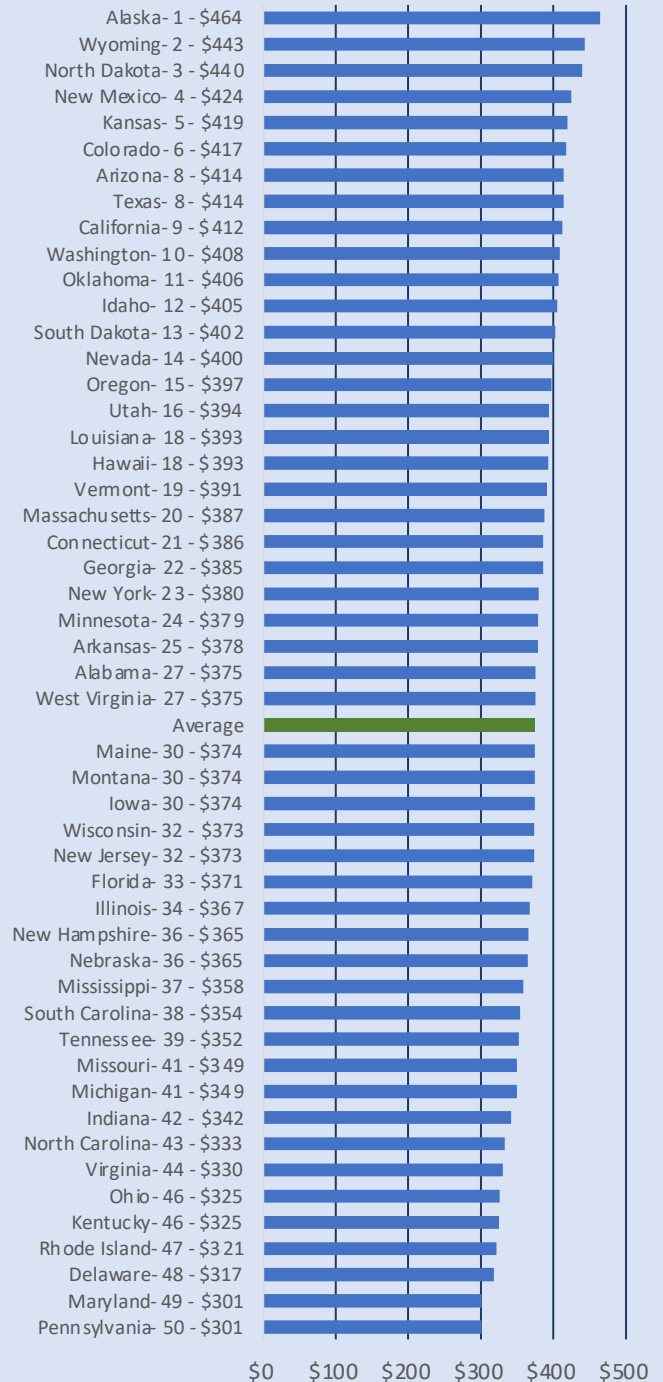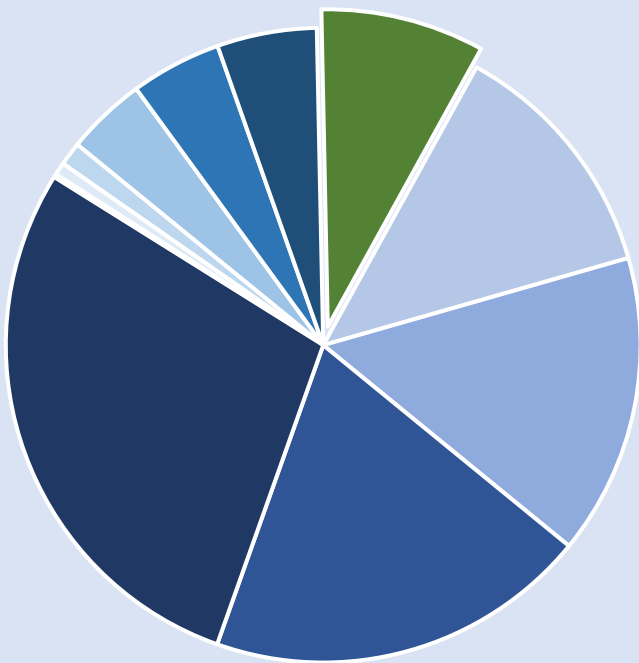
8% of household bill pay expense*

$181 Average monthly bill per paying household

82% Households with bill

Average Monthly Bill by State

State	Rank	Bill
Maryland	1	$230
Pennsylvania	2	$206
Michigan	3	$205
Florida	4	$205
New Jersey	5	$204
Rhode Island	6	$203
Wyoming	7	$200
West Virginia	8	$200
Louisiana	9	$198
Nevada	10	$197
Arkansas	11	$193
Virginia	12	$192
Colorado	13	$192
Illinois	14	$190
North Dakota	15	$190
Kentucky	16	$189
Connecticut	17	$189
Delaware	18	$188
Nebraska	19	$188
New York	20	$185
Idaho	21	$184
Tennessee	22	$184
South Dakota	23	$184
Montana	24	$182
Washington	25	$182
Minnesota	26	$182
Ohio	27	$182
North Carolina	28	$182
Average		
South Carolina	29	$178
Massachusetts	30	$178
Wisconsin	31	$177
Iowa	32	$176
California	33	$175
Indiana	34	$169
Hawaii	35	$168
Arizona	36	$168
Alaska	37	$167
Mississippi	38	$165
New Hampshire	39	$164
Georgia	40	$163
New Mexico	41	$163
Maine	42	$160
Vermont	43	$160
Utah	44	$159
Oklahoma	45	$159
Missouri	46	$159
Oregon	47	$155
Kansas	48	$155
Alabama	49	$150
Texas	50	$149

* percent of the 11 most common bills

Utilities: U.S. Household Market Size

$345 billion

Utilities Spend

13% of household bill pay expense*

$290 Average monthly bill per paying household

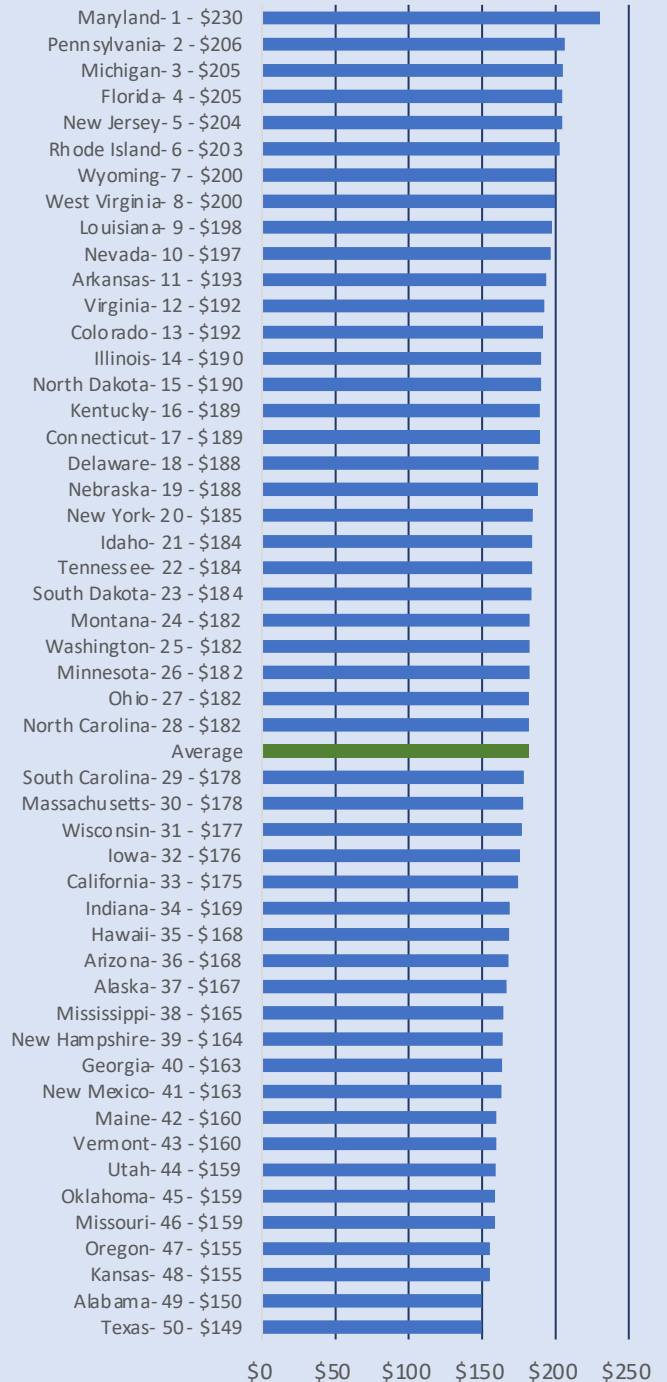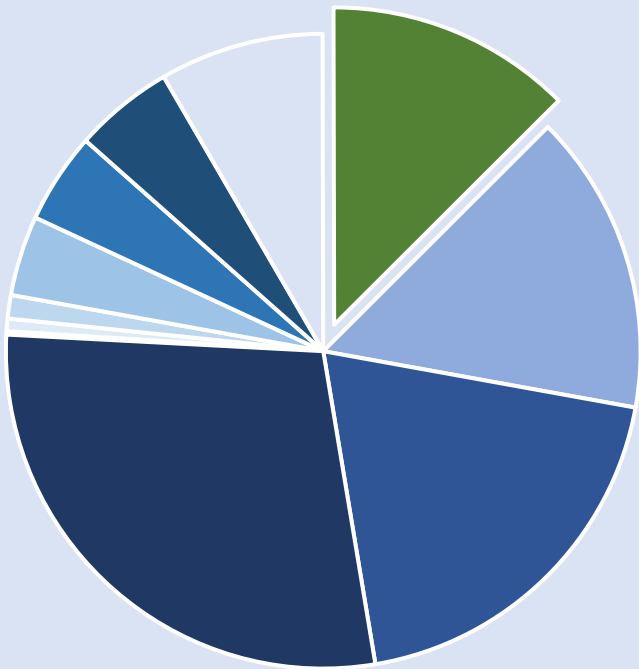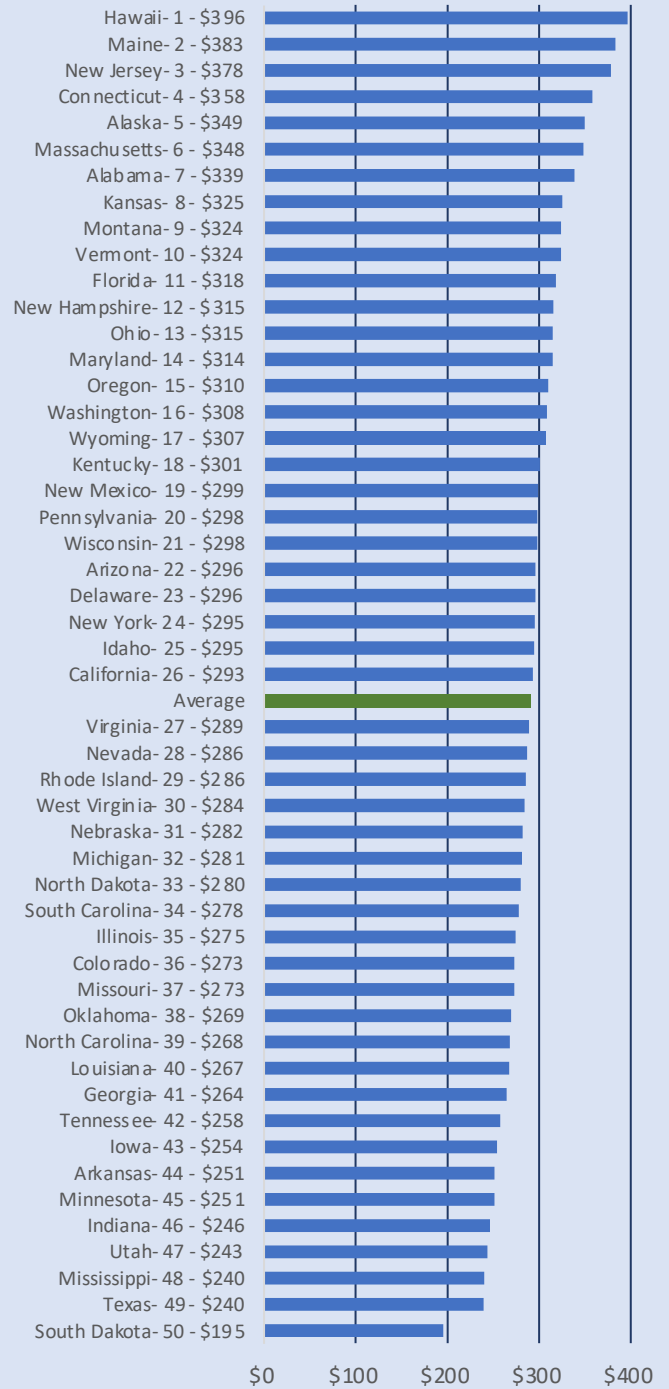77% Households with bill

Average Monthly Bill by State

State	Average Monthly Bill
Hawaii - 1	$396
Maine - 2	$383
New Jersey - 3	$378
Connecticut - 4	$358
Alaska - 5	$349
Massachusetts - 6	$348
Alabama - 7	$339
Kansas - 8	$325
Montana - 9	$324
Vermont - 10	$324
Florida - 11	$318
New Hampshire - 12	$315
Ohio - 13	$315
Maryland - 14	$314
Oregon - 15	$310
Washington - 16	$308
Wyoming - 17	$307
Kentucky - 18	$301
New Mexico - 19	$299
Pennsylvania - 20	$298
Wisconsin - 21	$298
Arizona - 22	$296
Delaware - 23	$296
New York - 24	$295
Idaho - 25	$295
California - 26	$293
Average	
Virginia - 27	$289
Nevada - 28	$286
Rhode Island - 29	$286
West Virginia - 30	$284
Nebraska - 31	$282
Michigan - 32	$281
North Dakota - 33	$280
South Carolina - 34	$278
Illinois - 35	$275
Colorado - 36	$273
Missouri - 37	$273
Oklahoma - 38	$269
North Carolina - 39	$268
Louisiana - 40	$267
Georgia - 41	$264
Tennessee - 42	$258
Iowa - 43	$254
Arkansas - 44	$251
Minnesota - 45	$251
Indiana - 46	$246
Utah - 47	$243
Mississippi - 48	$240
Texas - 49	$240
South Dakota - 50	$195

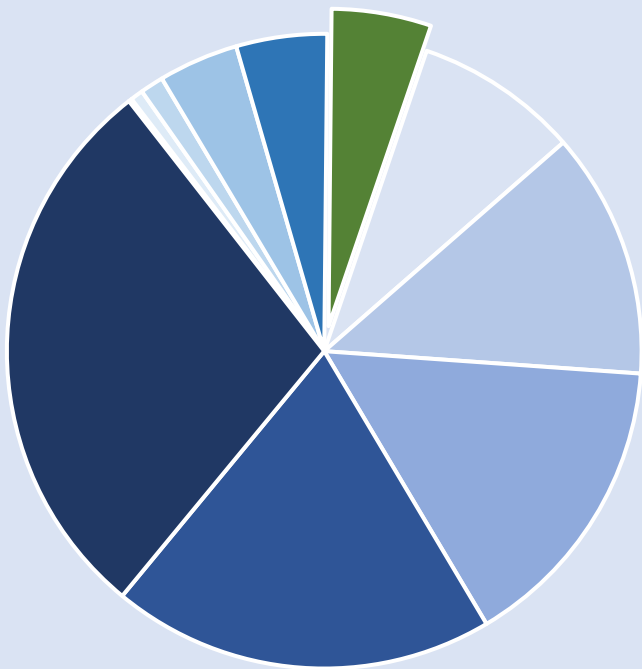* percent of the 11 most common bills

Cable & Internet: U.S. Household Market Size

$140 billion
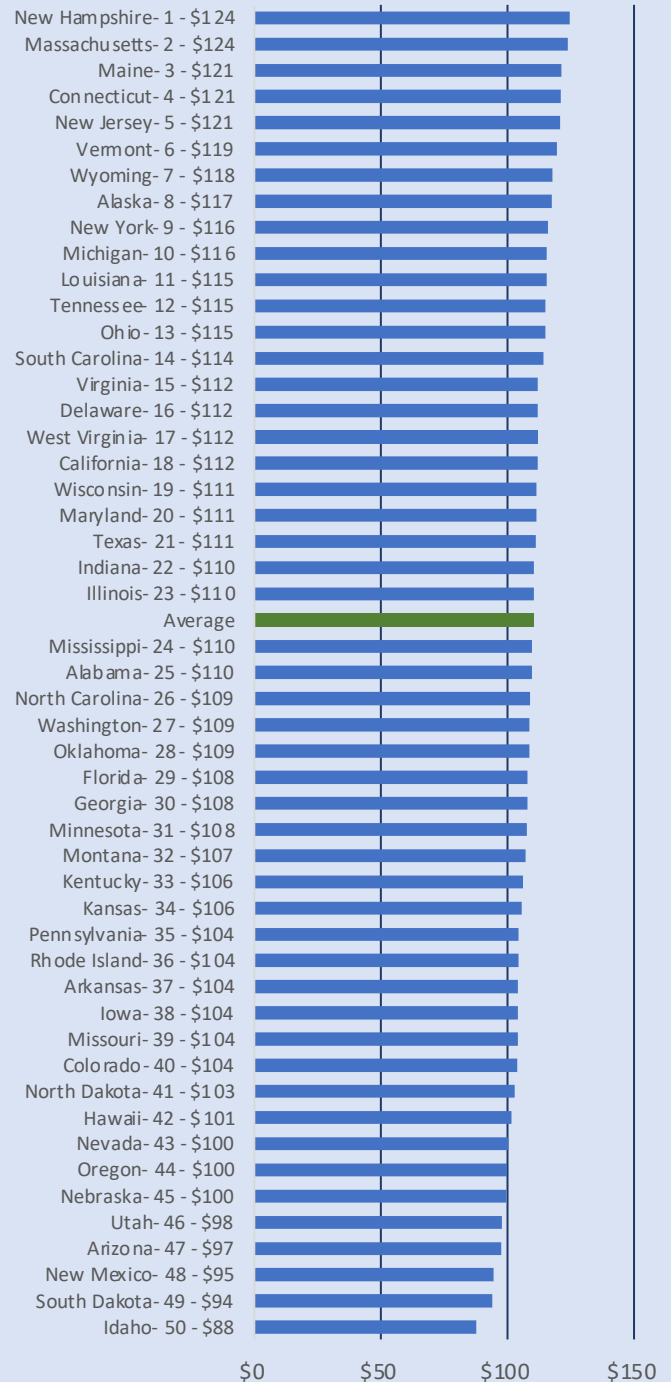Cable & Internet Spend

5% of household bill pay expense*

$110 Average monthly bill per paying household

82% Households with bill

Average Monthly Bill by State

State	Bill
New Hampshire- 1 - $124	
Massachusetts- 2 - $124	
Maine- 3 - $121	
Connecticut- 4 - $121	
New Jersey- 5 - $121	
Vermont- 6 - $119	
Wyoming- 7 - $118	
Alaska- 8 - $117	
New York- 9 - $116	
Michigan- 10 - $116	
Louisiana- 11 - $115	
Tennessee- 12 - $115	
Ohio- 13 - $115	
South Carolina- 14 - $114	
Virginia- 15 - $112	
Delaware- 16 - $112	
West Virginia- 17 - $112	
California- 18 - $112	
Wisconsin- 19 - $111	
Maryland- 20 - $111	
Texas- 21 - $111	
Indiana- 22 - $110	
Illinois- 23 - $110	
Average	
Mississippi- 24 - $110	
Alabama- 25 - $110	
North Carolina- 26 - $109	
Washington- 27 - $109	
Oklahoma- 28 - $109	
Florida- 29 - $108	
Georgia- 30 - $108	
Minnesota- 31 - $108	
Montana- 32 - $107	
Kentucky- 33 - $106	
Kansas- 34 - $106	
Pennsylvania- 35 - $104	
Rhode Island- 36 - $104	
Arkansas- 37 - $104	
Iowa- 38 - $104	
Missouri- 39 - $104	
Colorado- 40 - $104	
North Dakota- 41 - $103	
Hawaii- 42 - $101	
Nevada- 43 - $100	
Oregon- 44 - $100	
Nebraska- 45 - $100	
Utah- 46 - $98	
Arizona- 47 - $97	
New Mexico- 48 - $95	
South Dakota- 49 - $94	
Idaho- 50 - $88	

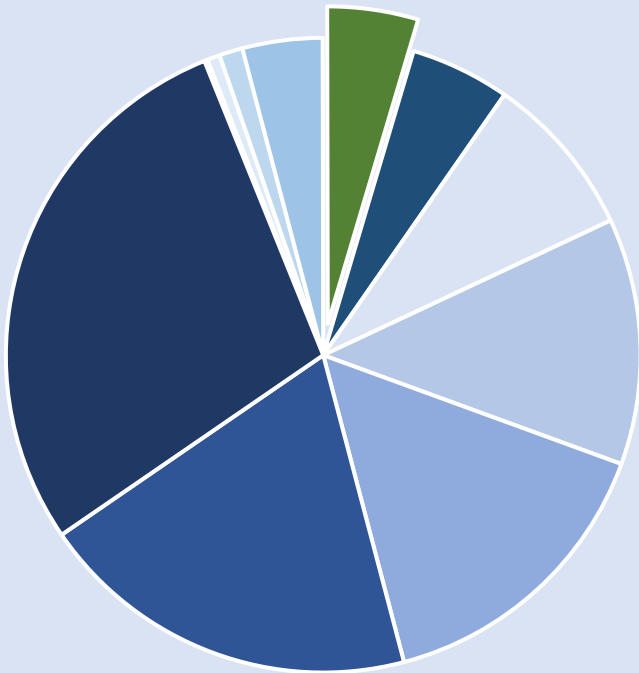$0 $50 $100 $150

* percent of the 11 most common bills

Mobile Phone: U.S. Household Market Size

$127 billion

Mobile Phone Spend

5% of household bill pay expense*
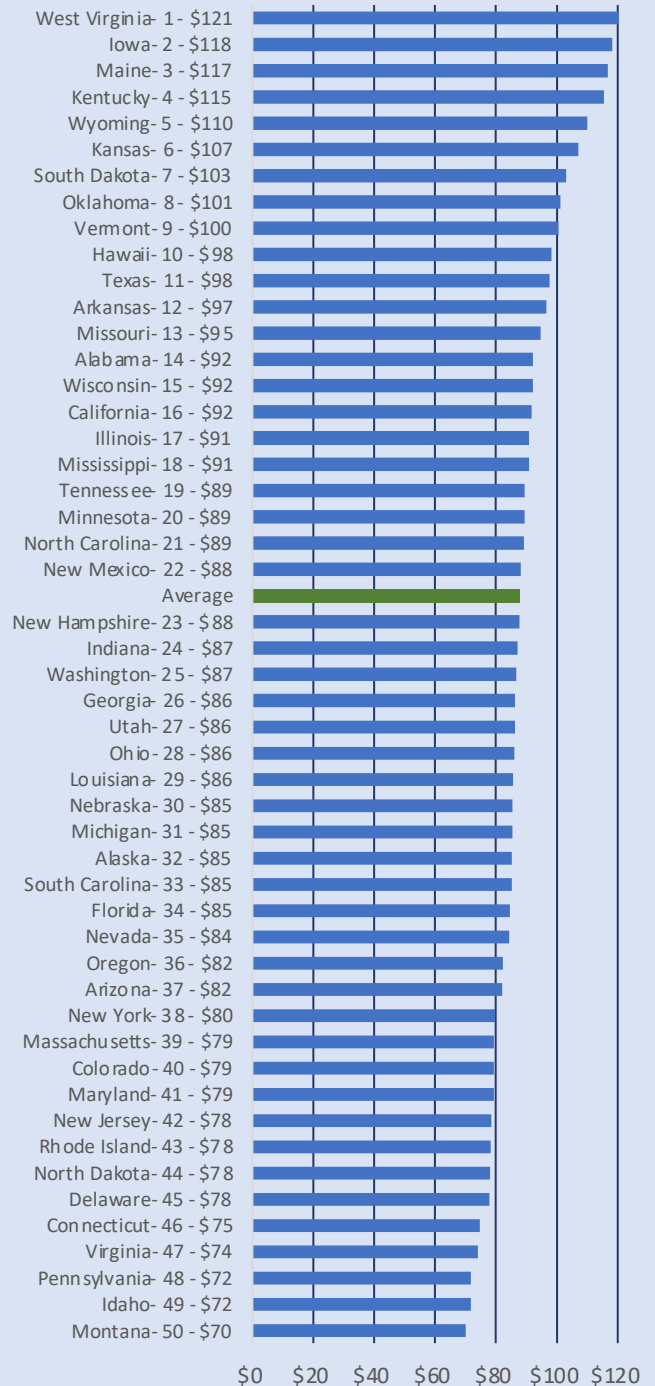

$88 Average monthly bill per paying household

94% Households with bill

Average Monthly Bill by State

State	Bill
West Virginia- 1 - $121	
Iowa- 2 - $118	
Maine- 3 - $117	
Kentucky- 4 - $115	
Wyoming- 5 - $110	
Kansas- 6 - $107	
South Dakota- 7 - $103	
Oklahoma- 8 - $101	
Vermont- 9 - $100	
Hawaii- 10 - $98	
Texas- 11 - $98	
Arkansas- 12 - $97	
Missouri- 13 - $95	
Alabama- 14 - $92	
Wisconsin- 15 - $92	
California- 16 - $92	
Illinois- 17 - $91	
Mississippi- 18 - $91	
Tennessee- 19 - $89	
Minnesota- 20 - $89	
North Carolina- 21 - $89	
New Mexico- 22 - $88	
Average	
New Hampshire- 23 - $88	
Indiana- 24 - $87	
Washington- 25 - $87	
Georgia- 26 - $86	
Utah- 27 - $86	
Ohio- 28 - $86	
Louisiana- 29 - $86	
Nebraska- 30 - $85	
Michigan- 31 - $85	
Alaska- 32 - $85	
South Carolina- 33 - $85	
Florida- 34 - $85	
Nevada- 35 - $84	
Oregon- 36 - $82	
Arizona- 37 - $82	
New York- 38 - $80	
Massachusetts- 39 - $79	
Colorado- 40 - $79	
Maryland- 41 - $79	
New Jersey- 42 - $78	
Rhode Island- 43 - $78	
North Dakota- 44 - $78	
Delaware- 45 - $78	
Connecticut- 46 - $75	
Virginia- 47 - $74	
Pennsylvania- 48 - $72	
Idaho- 49 - $72	
Montana- 50 - $70	

$0 $20 $40 $60 $80 $100 $120

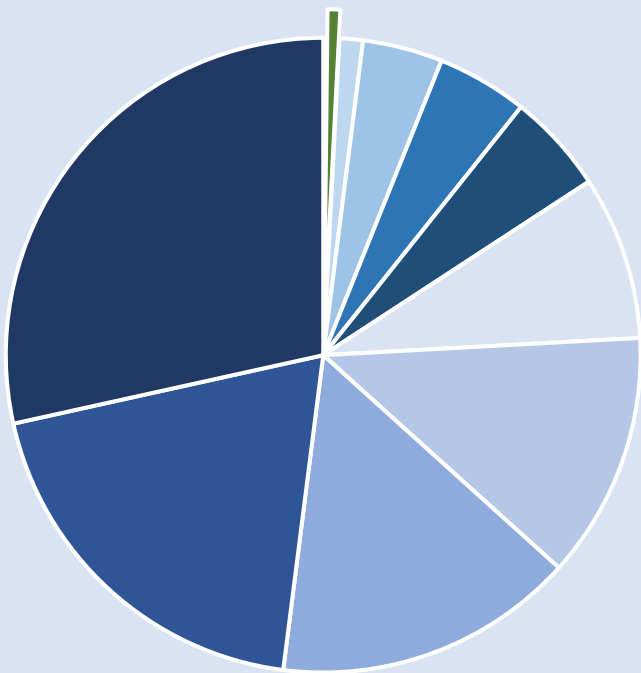* percent of the 11 most common bills

Alarm & Security: U.S. Household Market Size

$18 billion
Alarm & Security Spend

0.6%
of household bill pay expense*
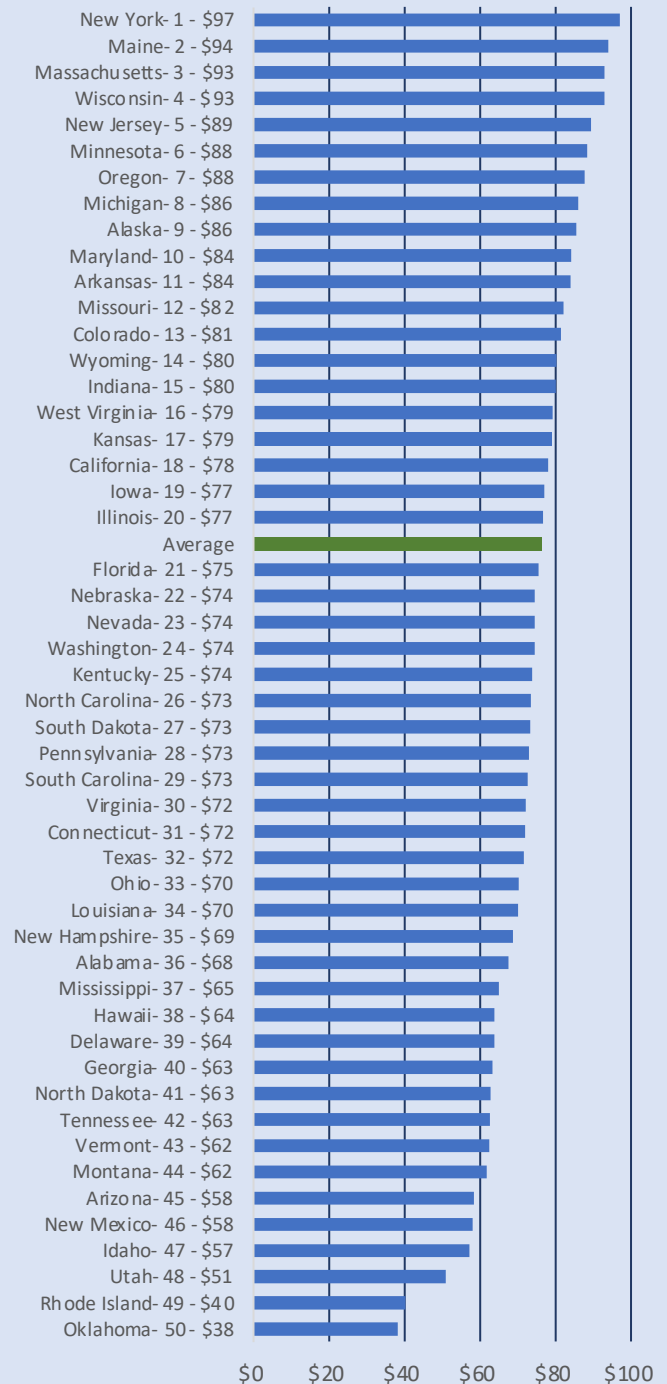

$76
Average monthly bill per paying household

15%
Households with bill

Average Monthly Bill by State

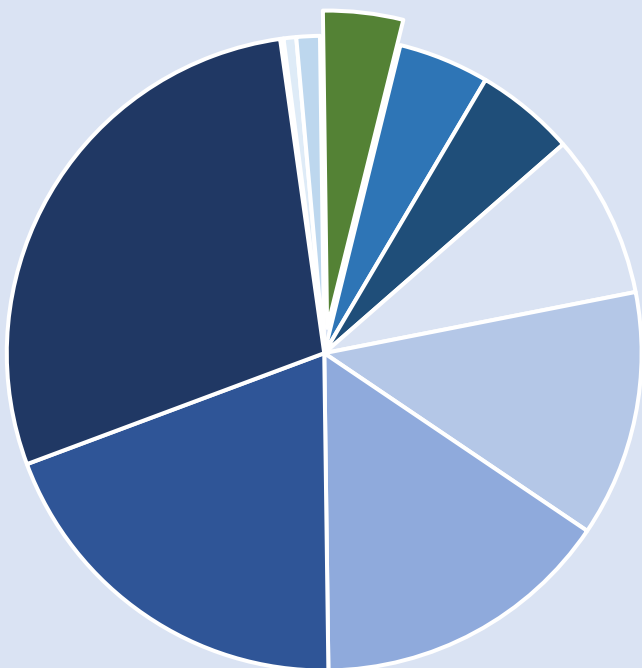| State	Rank	Bill
New York	1	$97
Maine	2	$94
Massachusetts	3	$93
Wisconsin	4	$93
New Jersey	5	$89
Minnesota	6	$88
Oregon	7	$88
Michigan	8	$86
Alaska	9	$86
Maryland	10	$84
Arkansas	11	$84
Missouri	12	$82
Colorado	13	$81
Wyoming	14	$80
Indiana	15	$80
West Virginia	16	$79
Kansas	17	$79
California	18	$78
Iowa	19	$77
Illinois	20	$77
Average		
Florida	21	$75
Nebraska	22	$74
Nevada	23	$74
Washington	24	$74
Kentucky	25	$74
North Carolina	26	$73
South Dakota	27	$73
Pennsylvania	28	$73
South Carolina	29	$73
Virginia	30	$72
Connecticut	31	$72
Texas	32	$72
Ohio	33	$70
Louisiana	34	$70
New Hampshire	35	$69
Alabama	36	$68
Mississippi	37	$65
Hawaii	38	$64
Delaware	39	$64
Georgia	40	$63
North Dakota	41	$63
Tennessee	42	$63
Vermont	43	$62
Montana	44	$62
Arizona	45	$58
New Mexico	46	$58
Idaho	47	$57
Utah	48	$51
Rhode Island	49	$40
Oklahoma	50	$38

$0 $20 $40 $60 $80 $100

* percent of the 11 most common bills

Health Insurance: U.S. Household Market Size

$112 billion
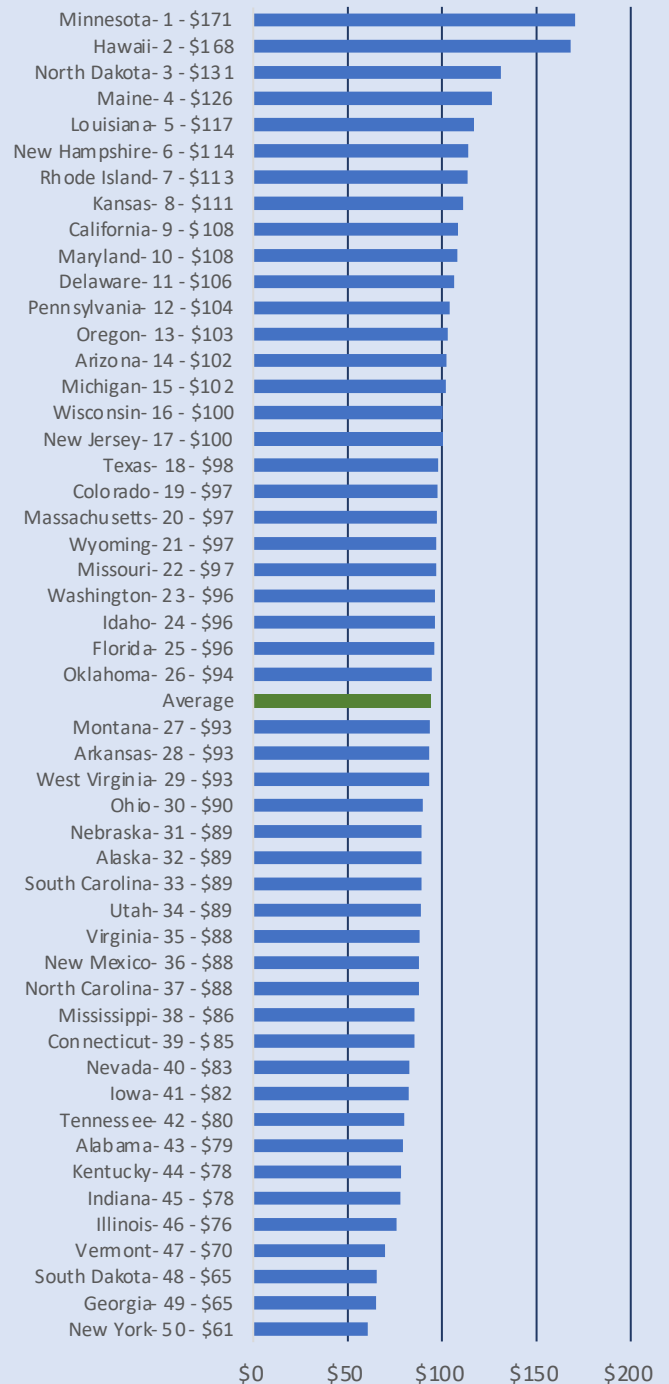Health Insurance Spend

4% of household bill pay expense*

$94 Average monthly bill per paying household

77% Households with bill

Average Monthly Bill by State

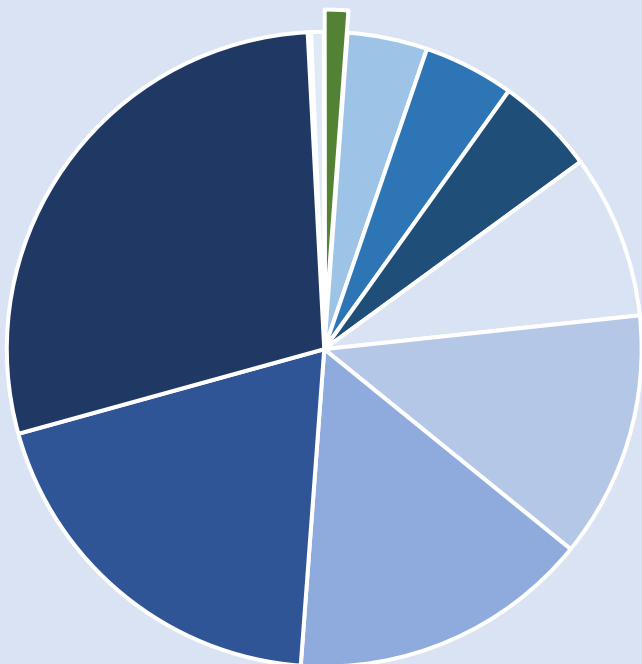| State	Avg Monthly Bill
Minnesota- 1 - $171	
Hawaii- 2 - $168	
North Dakota- 3 - $131	
Maine- 4 - $126	
Louisiana- 5 - $117	
New Hampshire- 6 - $114	
Rhode Island- 7 - $113	
Kansas- 8 - $111	
California- 9 - $108	
Maryland- 10 - $108	
Delaware- 11 - $106	
Pennsylvania- 12 - $104	
Oregon- 13 - $103	
Arizona- 14 - $102	
Michigan- 15 - $102	
Wisconsin- 16 - $100	
New Jersey- 17 - $100	
Texas- 18 - $98	
Colorado- 19 - $97	
Massachusetts- 20 - $97	
Wyoming- 21 - $97	
Missouri- 22 - $97	
Washington- 23 - $96	
Idaho- 24 - $96	
Florida- 25 - $96	
Oklahoma- 26 - $94	
Average	
Montana- 27 - $93	
Arkansas- 28 - $93	
West Virginia- 29 - $93	
Ohio- 30 - $90	
Nebraska- 31 - $89	
Alaska- 32 - $89	
South Carolina- 33 - $89	
Utah- 34 - $89	
Virginia- 35 - $88	
New Mexico- 36 - $88	
North Carolina- 37 - $88	
Mississippi- 38 - $86	
Connecticut- 39 - $85	
Nevada- 40 - $83	
Iowa- 41 - $82	
Tennessee- 42 - $80	
Alabama- 43 - $79	
Kentucky- 44 - $78	
Indiana- 45 - $78	
Illinois- 46 - $76	
Vermont- 47 - $70	
South Dakota- 48 - $65	
Georgia- 49 - $65	
New York- 50 - $61	

$0 $50 $100 $150 $200

* percent of the 11 most common bills

Life Insurance: U.S. Household Market Size

$33 billion

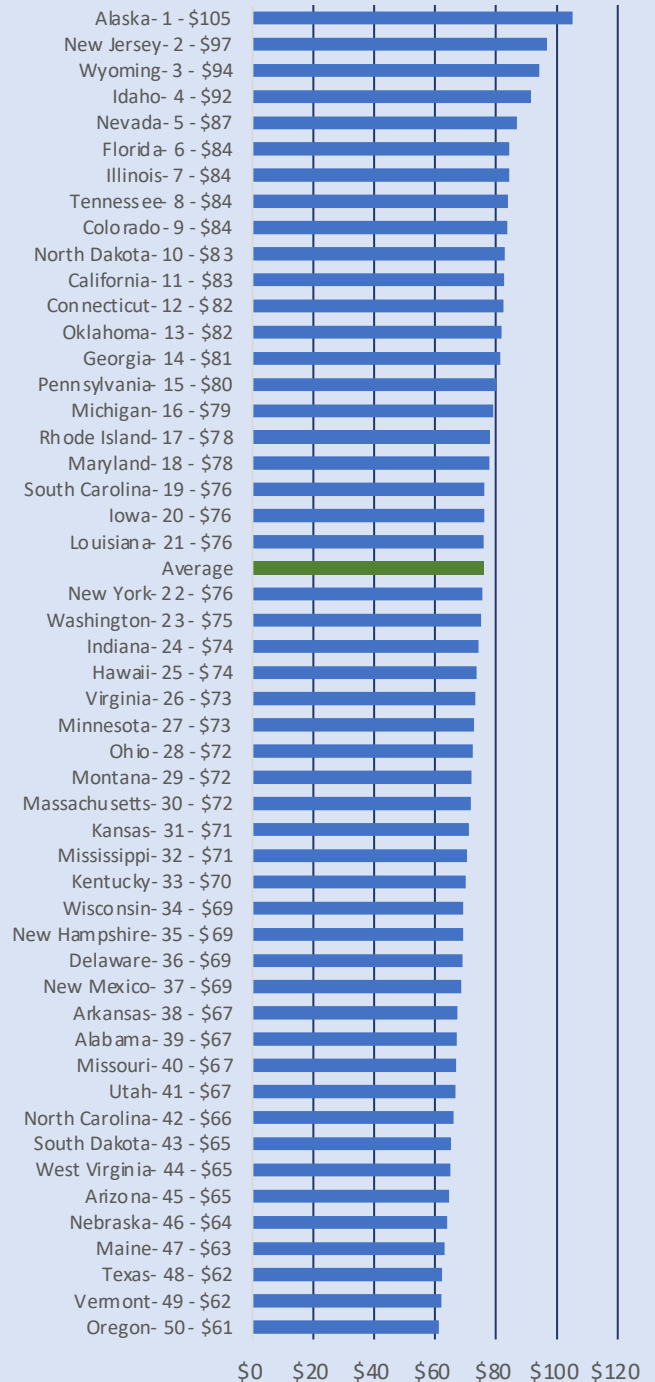Life Insurance Spend

1% of household bill pay expense*

$76 Average monthly bill per paying household

28% Households with bill

Average Monthly Bill by State

State	Rank	Average Monthly Bill
Alaska	1	$105
New Jersey	2	$97
Wyoming	3	$94
Idaho	4	$92
Nevada	5	$87
Florida	6	$84
Illinois	7	$84
Tennessee	8	$84
Colorado	9	$84
North Dakota	10	$83
California	11	$83
Connecticut	12	$82
Oklahoma	13	$82
Georgia	14	$81
Pennsylvania	15	$80
Michigan	16	$79
Rhode Island	17	$78
Maryland	18	$78
South Carolina	19	$76
Iowa	20	$76
Louisiana	21	$76
Average		
New York	22	$76
Washington	23	$75
Indiana	24	$74
Hawaii	25	$74
Virginia	26	$73
Minnesota	27	$73
Ohio	28	$72
Montana	29	$72
Massachusetts	30	$72
Kansas	31	$71
Mississippi	32	$71
Kentucky	33	$70
Wisconsin	34	$69
New Hampshire	35	$69
Delaware	36	$69
New Mexico	37	$69
Arkansas	38	$67
Alabama	39	$67
Missouri	40	$67
Utah	41	$67
North Carolina	42	$66
South Dakota	43	$65
West Virginia	44	$65
Arizona	45	$65
Nebraska	46	$64
Maine	47	$63
Texas	48	$62
Vermont	49	$62
Oregon	50	$61

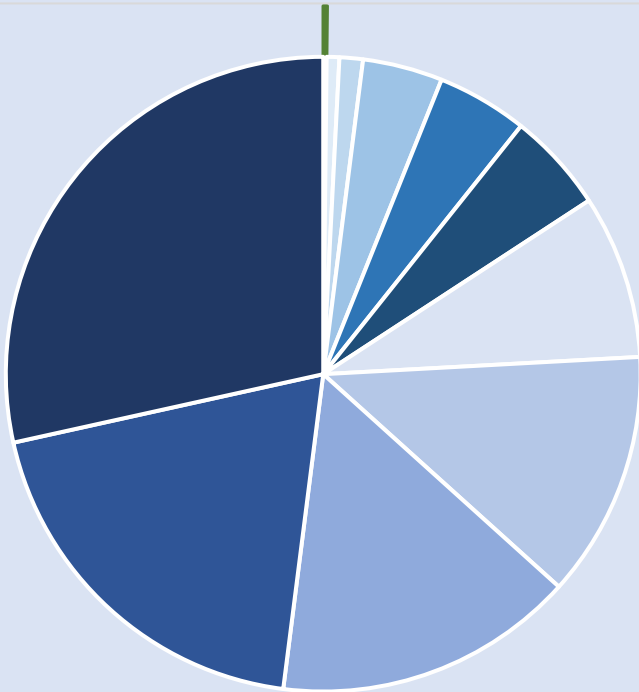$0 $20 $40 $60 $80 $100 $120

* percent of the 11 most common bills

Dental Insurance: U.S. Household Market Size

$5 billion
Dental Insurance Spend

0.2% of household bill pay expense*

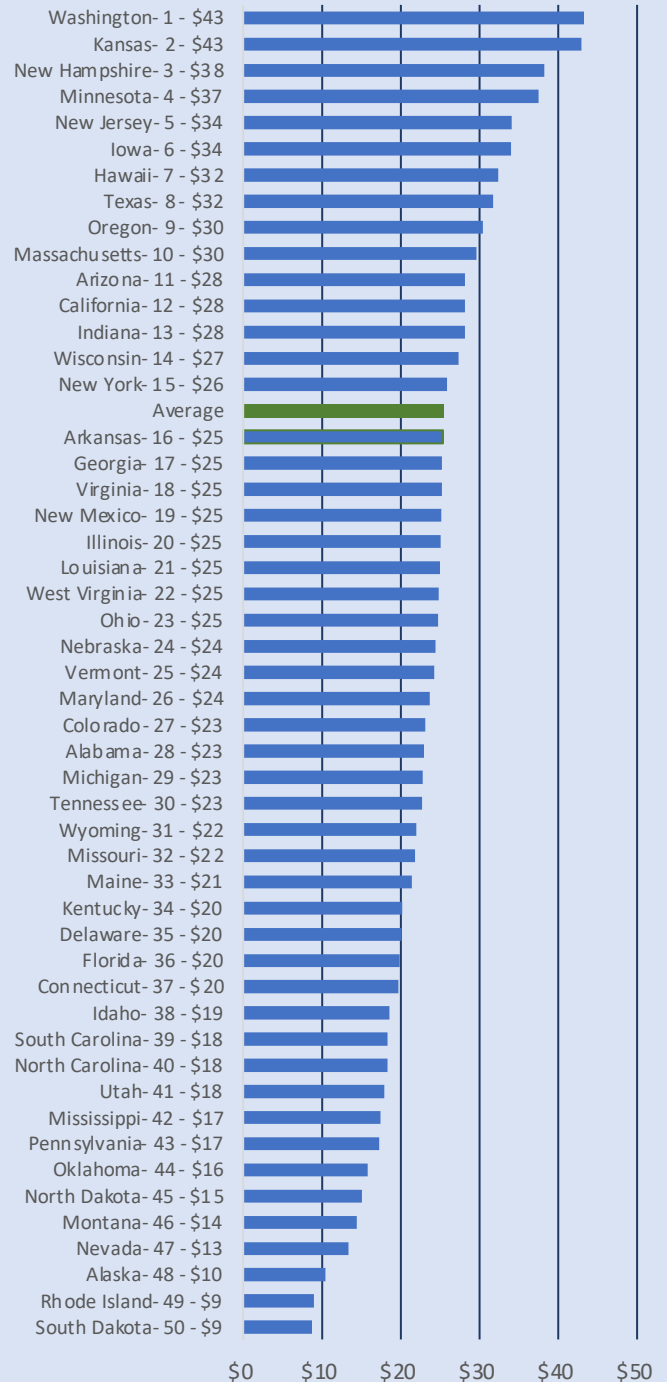## $25 Average monthly bill per paying household

12% Households with bill

Average Monthly Bill by State

State	Bill
Washington - 1 - $43	
Kansas - 2 - $43	
New Hampshire - 3 - $38	
Minnesota - 4 - $37	
New Jersey - 5 - $34	
Iowa - 6 - $34	
Hawaii - 7 - $32	
Texas - 8 - $32	
Oregon - 9 - $30	
Massachusetts - 10 - $30	
Arizona - 11 - $28	
California - 12 - $28	
Indiana - 13 - $28	
Wisconsin - 14 - $27	
New York - 15 - $26	
Average	
Arkansas - 16 - $25	
Georgia - 17 - $25	
Virginia - 18 - $25	
New Mexico - 19 - $25	
Illinois - 20 - $25	
Louisiana - 21 - $25	
West Virginia - 22 - $25	
Ohio - 23 - $25	
Nebraska - 24 - $24	
Vermont - 25 - $24	
Maryland - 26 - $24	
Colorado - 27 - $23	
Alabama - 28 - $23	
Michigan - 29 - $23	
Tennessee - 30 - $23	
Wyoming - 31 - $22	
Missouri - 32 - $22	
Maine - 33 - $21	
Kentucky - 34 - $20	
Delaware - 35 - $20	
Florida - 36 - $20	
Connecticut - 37 - $20	
Idaho - 38 - $19	
South Carolina - 39 - $18	
North Carolina - 40 - $18	
Utah - 41 - $18	
Mississippi - 42 - $17	
Pennsylvania - 43 - $17	
Oklahoma - 44 - $16	
North Dakota - 45 - $15	
Montana - 46 - $14	
Nevada - 47 - $13	
Alaska - 48 - $10	
Rhode Island - 49 - $9	
South Dakota - 50 - $9	

$0 $10 $20 $30 $40 $50

* percent of the 11 most common bills

About doxoINSIGHTS Proprietary Data

doxoINSIGHTS provides insight into the U.S. bill pay statistics and behavior, leveraging user surveys and doxo's unique, aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers. This foundation of validated payment behavior provides greater insight and reliability. doxo bill pay statistics bring together the broadest available data set for analyzing actual household payment activity. The doxoINSIGHTS Bill Pay data is:

- Statistically significant, with over 4 million paying consumers;
- Geographically diverse, capturing payment activity in all 30,000+ U.S. zip codes;
- Economically representative, with participation from all income brackets;
- Covering 45 different biller service categories, with more than 75,000 unique billers;
- Capturing all payment funding sources, including bank accounts, credit cards, and debit cards

For more information about doxoINSIGHTS visit www.doxo.com/insights.

Additional Data Sources

Total consumer household spending
- The Balance, Personal Consumption Expenditures

Median mortgage & rent
- U.S. Census Bureau, Quick Facts 2019
- Business Insider, Mortgage Payments by State