

## **United States of Bill Pay**

State by State Bill Pay Market 2022 doxolNSIGHTS Report



A state by state look at the \$4.6 trillion U.S. consumer bill pay market, with a specific emphasis on the \$3.12 trillion spend across the 10 most common household bill pay categories.



#### About doxolNSIGHTS

doxolNSIGHTS 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 7 million paying consumers.

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

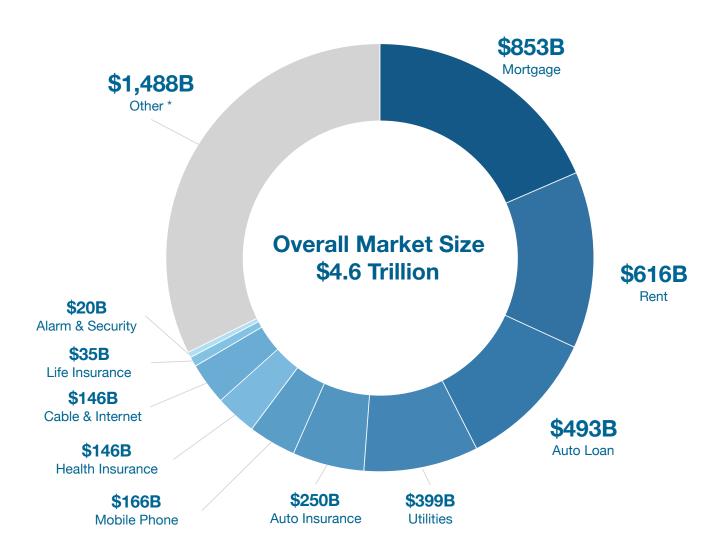
Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxolNSIGHTS 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. doxolNSIGHTS 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 doxolNSIGHTS visit www.doxo.com/insights.



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

While the total market size for U.S. household bills is \$4.6 trillion per year, this report focuses on the ten most common household bills, which amount to \$3.12 trillion. These include Mortgage; Rent; Auto Loan; Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.



U.S. Households spend \$3.12 Trillion annually on the ten most common household bills.



#### US Households spend \$3.12 trillion annually on 10 bill categories

Annual U.S. Bill Cost in Top 10 Categories

Portion of U.S. Household Spending Average Monthly Cost Per U.S. Household

Average Annual Cost Per U.S. Household

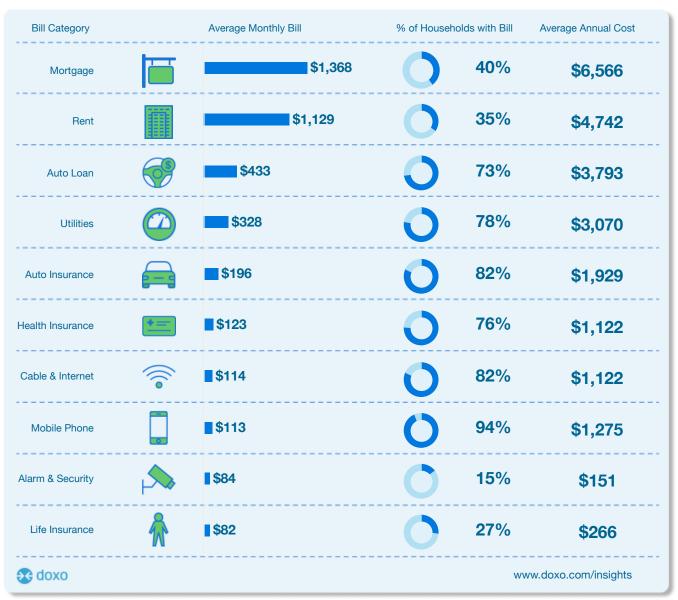
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22%\*

\$2,003

\$24,032

#### The average U.S. household spends \$2,003 monthly and \$24,032 annually on bills



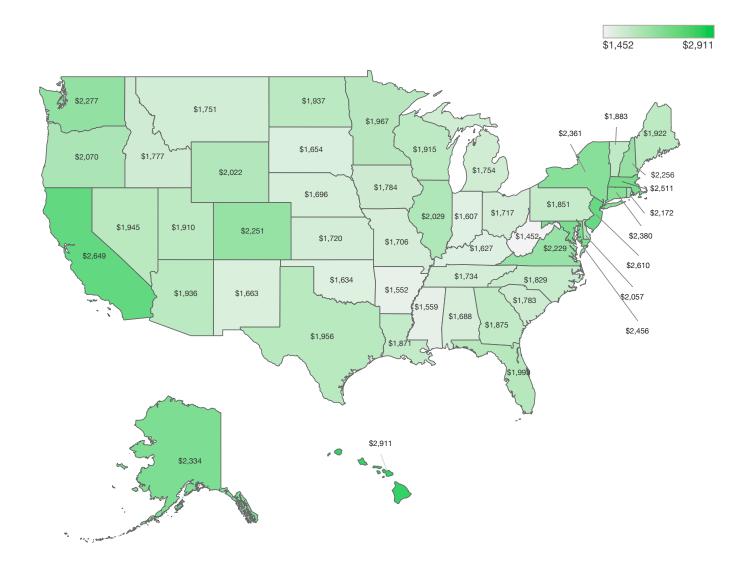
<sup>\*</sup> Bureau of Economic Analysis, Q3 2021 Personal Consumption Expenditures = \$14.1 trillion.

## Bill Pay State Breakdown



#### Monthly Average Cost of the 10 Most Common Household Bills by State

Hawaiians spend \$2,911 each month on the ten most common household bills, 45.4% above the national average. At the other end of the spectrum, households in West Virginia average monthly bill payments of \$1,452 across the top ten categories, 27.5% below the average nationwide. The most expensive and least expensive states are illustrated below.





#### States Ranked by Monthly Bill Pay Amount

Below is a state by state breakdown that includes the average amount spent per month on the ten most common household bills, the percentage of household income these bills amount to, and how the spend for each state compares to the national average. The findings take into account the average amount paid per month for the ten most common household bills, including: Mortgage; Rent; Auto Loan; Utilities (electric, gas, water & sewer, and waste & recycling); Auto Insurance; Cable & Internet & Phone; Health Insurance; Mobile Phone; Alarm & Security; and Life Insurance.

	State	Total Spend Per Month	% HH Income	% +/- than National Average
	HI	\$2,911	44%	▲ 45.4%
	CA	\$2,649	41%	▲ 32.3%
	NJ	\$2,610	36%	▲ 30.3%
	MA	\$2,511	36%	▲ 25.4%
5	MD	\$2,456	34%	▲ 22.7%
6	СТ	\$2,380	35%	▲ 18.8%
	NY	\$2,361	39%	▲ 17.9%
	AK	\$2,334	36%	▲ 16.6%
9	WA	\$2,277	37%	▲ 13.7%
10	NH	\$2,256	35%	▲ 12.6%
11	СО	\$2,251	38%	▲ 12.4%
12	VA	\$2,229	35%	▲ 11.3%
13	RI	\$2,172	39%	▲ 8.5%
14	OR	\$2,070	40%	▲ 3.4%
15	DE	\$2,057	37%	▲ 2.7%
16	IL	\$2,029	36%	▲ 1.3%
17	WY	\$2,022	39%	▲ 1.0%
18	FL	\$1,993	43%	▼ 0.5%
19	MN	\$1,967	33%	▼ 1.8%
20	TX	\$1,956	37%	▼ 2.3%
21	NV	\$1,945	40%	▼ 2.9%
22	ND	\$1,937	37%	▼ 3.3%
23	AZ	\$1,936	39%	▼ 3.3%
24	ME	\$1,922	40%	▼ 4.0%
25	WI	\$1,915	38%	▼ 4.4%
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	State	Total Spend Per Month	% HH Income	% +/- than National Average
26	UT	\$1,910	33%	<b>▼</b> 4.6%
27	VT	\$1,883	37%	▼ 6.0%
28	GA	\$1,875	38%	▼ 6.4%
29	LA	\$1,871	46%	▼ 6.6%
30	PA	\$1,851	36%	▼ 7.6%
31	NC	\$1,829	40%	▼ 8.7%
32	IA	\$1,784	36%	▼ 10.9%
33	SC	\$1,783	41%	▼ 11.0%
34	ID	\$1,777	40%	▼ 11.3%
35	MI	\$1,754	36%	▼ 12.4%
36	MT	\$1,751	40%	<b>▼</b> 12.6%
37	TN	\$1,734	39%	▼ 13.4%
38	KS	\$1,720	34%	<b>▼</b> 14.1%
39	ОН	\$1,717	36%	▼ 14.3%
40	МО	\$1,706	36%	▼ 14.8%
41	NE	\$1,696	34%	▼ 15.3%
42	AL	\$1,688	41%	▼ 15.7%
43	NM	\$1,663	41%	▼ 17.0%
44	SD	\$1,654	35%	<b>▼</b> 17.4%
45	OK	\$1,634	37%	▼ 18.4%
46	KY	\$1,627	39%	▼ 18.8%
47	IN	\$1,607	34%	▼ 19.8%
48	MS	\$1,559	42%	▼ 22.2%
49	AR	\$1,552	40%	<b>▼</b> 22.5%
50	WV	\$1,452	38%	<b>▼</b> 27.5%
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### The Most Expensive States for Household Bills

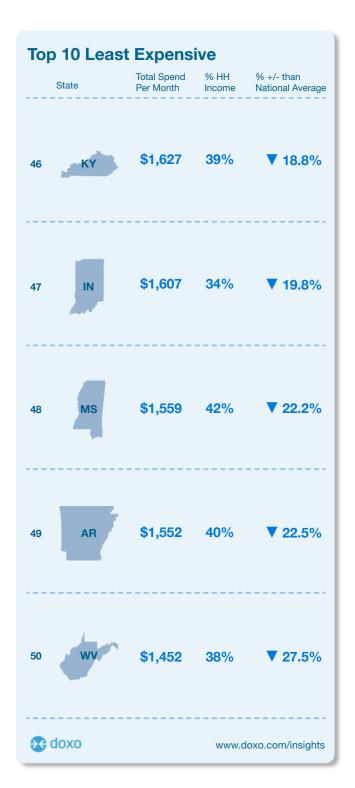
Top 10 Mos	Top 10 Most Expensive		
State	Total Spend Per Month	% HH Income	% +/- than National Average
1 <sup>™</sup> HÎ %	\$2,911	44%	<b>▲ 45.4</b> %
2 CA	\$2,649	41%	<b>▲ 32.3</b> %
3 NJ	\$2,610	<b>36</b> %	▲ 30.3%
4 MA	\$2,511	36%	<b>▲ 25.4</b> %
5 MD	\$2,456	34%	<b>▲ 22.7</b> %
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#### **The Least Expensive States for Household Bills**

Top 10 Le	Top 10 Least Expensive			
State	Total Spend Per Month	% HH Income	% +/- than National Average	
41 NE	\$1,696	<b>34</b> %	▼ 15.3%	
42 AL	\$1,688	41%	▼ 15.7%	
43 NM	\$1,663	41%	▼ 17.0%	
44 SD	\$1,654	35%	▼ 17.4%	
45 OK	\$1,634	37%	▼ 18.4%	
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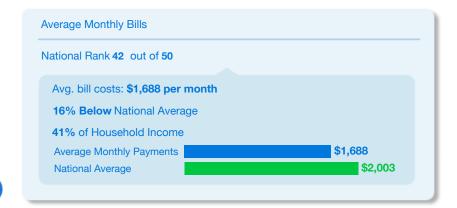






#### View doxolNSIGHTS for AL

	Monthly Bills for Top 25 I	Most
1	Daphne	\$2,286
2	Trussville	\$2,163
3	Warrior	\$2,081
4	Owens Cross Roads	\$2,060
5	Helena	\$2,036
6	Fairhope	\$2,014
7	Tuscaloosa	\$2,006
8	Birmingham	\$2,005
9	Pelham	\$1,990
10	Alabaster	\$1,966
11	Auburn	\$1,939
12	Gardendale	\$1,918
13	Mc Calla	\$1,885
14	Calera	\$1,866
15	Pinson	\$1,860
16	Montgomery	\$1,856
17	Gulf Shores	\$1,852
18	Prattville	\$1,829
19	Valley	\$1,827
20	Muscle Shoals	\$1,797
21	Fort Payne	\$1,797
22	Wetumpka	\$1,787
23	Talladega	\$1,787
24	Madison	\$1,785
25	Harvest	\$1,753



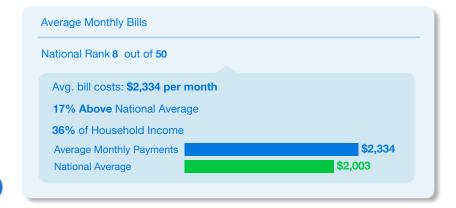
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$922	39%
Rent	\$790	31%
Auto Loan	\$420	80%
Utilities	\$369	82%
Auto Ins	\$151	86%
Mobile Phone	\$115	95%
Cable And Satelite	\$114	97%
Health Ins	\$90	76%
Alarm And Security	\$71	13%
Life Ins	\$65	27%
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#### View doxolNSIGHTS for AK

Avg. Monthly Bills for Top 25 Most		
Expe	ensive Cities in AK	
1	Eagle River	\$2,775
2	Ketchikan	\$2,627
3	Juneau	\$2,501
4	North Pole	\$2,444
5	Fairbanks	\$2,443
6	Anchorage	\$2,405
7	Wasilla	\$2,364
8	Palmer	\$2,302
9	Kenai	\$1,897
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10	Soldotna	\$1,827



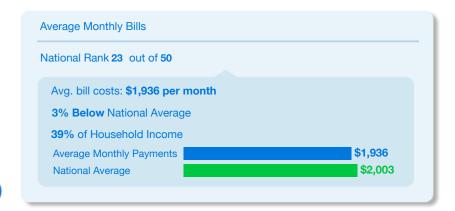
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,662	40%
Rent	\$1,269	36%
Auto Loan	\$501	88%
Utilities	\$413	70%
Auto Ins	\$180	83%
Mobile Phone	\$174	85%
Cable And Satelite	\$130	77%
Health Ins	\$74	79%
Alarm And Security	\$82	15%
Life Ins	\$45	33%
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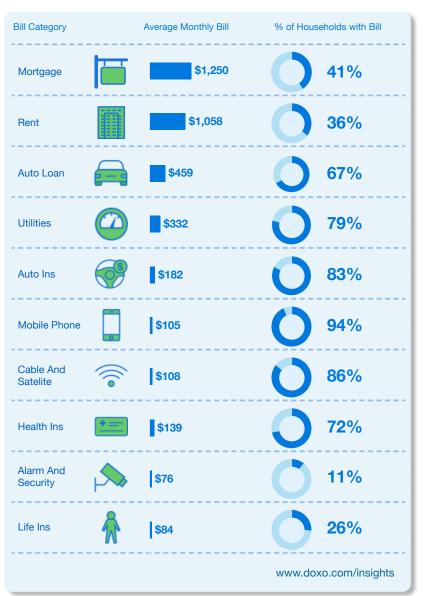




#### View doxolNSIGHTS for AZ

	Monthly Bills for Rensive Cities in AZ	op 25 Most	
1	Paradise Valley		\$3,488
2	Sedona		\$2,795
3	Scottsdale		\$2,773
4	Cave Creek		\$2,663
5	Maricopa		\$2,494
6	Queen Creek		\$2,482
7	Litchfield Park		\$2,468
8	Gilbert		\$2,410
9	Laveen		\$2,335
10	Goodyear		\$2,313
11	Peoria		\$2,245
12	Surprise		\$2,197
13	Avondale		\$2,130
14	Buckeye		\$2,128
15	Chandler		\$2,109
16	Flagstaff		\$2,071
17	Tolleson		\$2,050
18	Tempe		\$2,040
19	Phoenix		\$2,004
20	Marana		\$1,985
21	Sahuarita		\$1,980
22	Glendale		\$1,957
23	Fountain Hills		\$1,952
24	Vail		\$1,919
25	El Mirage		\$1,870



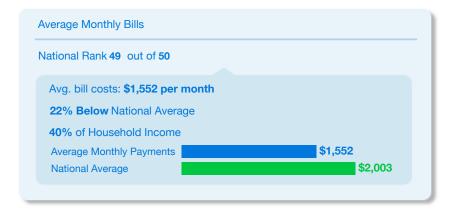


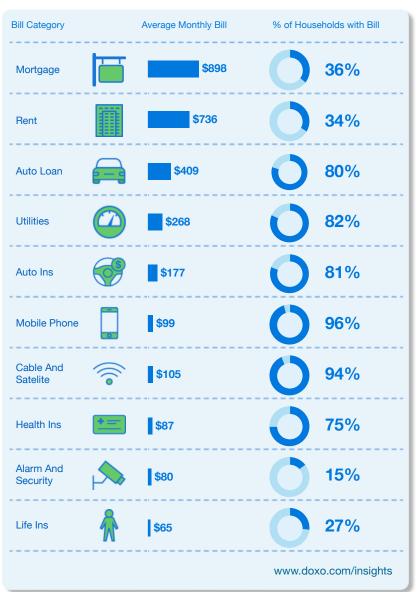




#### View doxolNSIGHTS for AR

	Monthly Bills for Top 2 nsive Cities in AR	5 Most	
1	Maumelle		\$2,247
2	Bentonville		\$1,992
3	Alma		\$1,973
4	Jacksonville		\$1,868
5	Conway		\$1,845
6	Little Rock		\$1,819
7	Alexander		\$1,814
8	Benton		\$1,771
9	Marion		\$1,748
10	North Little Rock		\$1,709
11	Sherwood		\$1,704
12	Rogers		\$1,697
13	Fayetteville		\$1,674
14	Greenbrier		\$1,666
15	Bryant		\$1,666
16	Bella Vista		\$1,625
17	Siloam Springs		\$1,617
18	Cabot		\$1,607
19	Van Buren		\$1,607
20	Greenwood		\$1,598
21	Fort Smith		\$1,589
22	West Memphis		\$1,585
23	Blytheville		\$1,585
24	Springdale		\$1,581
25	Searcy		\$1,569









#### View doxolNSIGHTS for CA

	Monthly Bills for Top 25 Most ensive Cities in CA	
1	Ladera Ranch	\$4,132
2	Menlo Park	\$4,029
3	Trabuco Canyon	\$3,946
4	Stevenson Ranch	\$3,908
5	San Ramon	\$3,902
6	Danville	\$3,885
7	Marina Del Rey	\$3,880
8	La Canada Flintridge	\$3,859
9	Calabasas	\$3,847
10	Dublin	\$3,845
-11	Mill Valley	\$3,840
12	Hermosa Beach	\$3,790
13	Rancho Palos Verdes	\$3,764
14	Orinda	\$3,760
15	Belvedere Tiburon	\$3,746
16	San Anselmo	\$3,741
17	Malibu	\$3,727
18	Morgan Hill	\$3,717
19	Manhattan Beach	\$3,705
20	Cupertino	\$3,681
21	Los Altos	\$3,667
22	Pleasanton	\$3,663
23	Lafayette	\$3,652
24	Los Gatos	\$3,648
25	Belmont	\$3,648



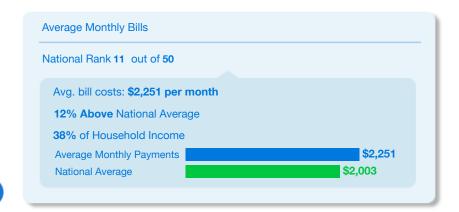
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,234	39%
Rent	\$1,570	45%
Auto Loan	\$474	70%
Utilities	\$347	76%
Auto Ins	\$163	79%
Mobile Phone	\$113	97%
Cable And Satelite	\$117	85%
Health Ins	\$122	80%
Alarm And Security	\$94	14%
Life Ins	\$  \$100	28%
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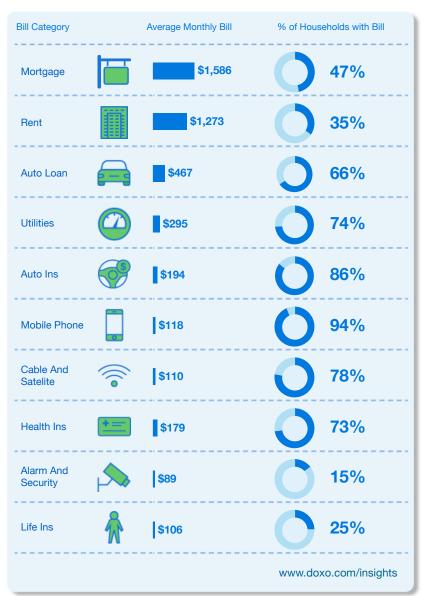


# Colorado

#### **View doxolNSIGHTS for CO**

Avg. Expe	Monthly Bills for Top 25 Nensive Cities in CO	Most
1	Parker	\$2,965
2	Erie	\$2,936
3	Monument	\$2,898
4	Broomfield	\$2,872
5	Louisville	\$2,782
6	Carbondale	\$2,744
7	Castle Rock	\$2,702
8	Littleton	\$2,635
9	Windsor	\$2,628
10	Lone Tree	\$2,616
11	Englewood	\$2,607
12	Golden	\$2,595
13	Thornton	\$2,579
14	Evergreen	\$2,577
15	Boulder	\$2,479
16	Aurora	\$2,457
17	Steamboat Springs	\$2,447
18	Westminster	\$2,426
19	Brighton	\$2,423
20	Morrison	\$2,391
21	Commerce City	\$2,385
22	Arvada	\$2,379
23	Longmont	\$2,372
24	Peyton	\$2,356
25	Denver	\$2,273



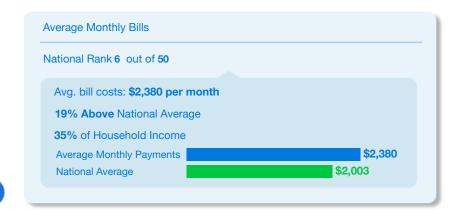


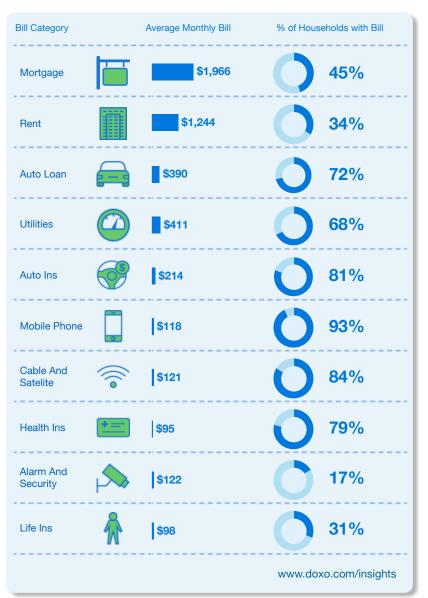




#### **View doxolNSIGHTS for CT**

	Monthly Bills for Top nsive Cities in CT	25 Most	
1	New Canaan		\$3,758
2	Darien		\$3,754
3	Wilton		\$3,704
4	Westport		\$3,521
5	Ridgefield		\$3,461
6	Greenwich		\$3,335
7	Fairfield		\$3,150
8	Stamford		\$2,991
9	Trumbull		\$2,953
10	Norwalk		\$2,899
-11	Monroe		\$2,875
12	Newtown		\$2,803
13	Brookfield		\$2,721
14	Orange		\$2,711
15	Madison		\$2,665
16	New Milford		\$2,663
17	Bethel		\$2,592
18	Milford		\$2,581
19	South Windsor		\$2,550
20	Simsbury		\$2,541
21	Avon		\$2,534
22	Shelton		\$2,495
23	Colchester		\$2,480
24	Guilford		\$2,470
25	West Haven		\$2,464



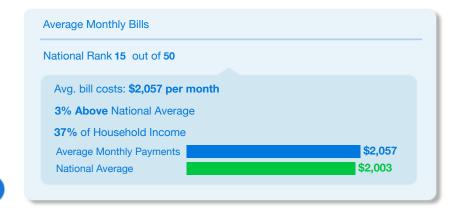






#### View doxolNSIGHTS for DE

	Monthly Bills for Top 29 ensive Cities in DE	5 Most
1	Hockessin	\$2,590
2	Middletown	\$2,354
3	Bear	\$2,339
4	Milford	\$2,185
5	Newark	\$2,170
6	Wilmington	\$2,127
7	Lewes	\$2,106
8	Millsboro	\$2,063
9	New Castle	\$2,021
10	Smyrna	\$2,012
11	Dover	\$1,925
12	Georgetown	\$1,924
13	Claymont	\$1,899
14	Rehoboth Beach	\$1,829
15	Seaford	\$1,826
16	Laurel	\$1,692



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,376	46%
Rent	\$1,129	29%
Auto Loan	\$476	67%
Utilities	\$322	75%
Auto Ins	\$238	82%
Mobile Phone	\$121	92%
Cable And Satelite	\$129	71%
Health Ins	\$122	84%
Alarm And Security	\$82	16%
Life Ins	\$66	35%
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#### View doxolNSIGHTS for FL

	Monthly Bills for Top 25 Mensive Cities in FL	lost
1	Wellington	\$2,811
2	Pembroke Pines	\$2,775
3	Windermere	\$2,767
4	Key West	\$2,761
5	Jupiter	\$2,647
6	Saint Johns	\$2,579
7	Lithia	\$2,568
8	Loxahatchee	\$2,557
9	Oviedo	\$2,556
10	Delray Beach	\$2,484
-11	Miami	\$2,482
12	Miami Beach	\$2,473
13	Marco Island	\$2,453
14	Coral Springs	\$2,453
15	Ponte Vedra Beach	\$2,429
16	Niceville	\$2,414
17	Hollywood	\$2,391
18	Palm Beach	\$2,386
19	Destin	\$2,354
20	Jacksonville Beach	\$2,350
21	Apollo Beach	\$2,318
22	Lake Mary	\$2,310
23	Hialeah	\$2,303
24	Odessa	\$2,300
25	Longwood	\$2,297

Life ID Land Land	
lational Rank 18 out of 50	
Avg. bill costs: \$1,993 per month	
0% Above National Average	
43% of Household Income	
Average Monthly Payments	\$1,993
National Average	\$2,003

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,365	37%
Rent	\$1,204	35%
Auto Loan	\$442	72%
Utilities	\$308	73%
Auto Ins	\$236	87%
Mobile Phone	\$102	95%
Cable And Satelite	\$111	84%
Health Ins	\$116	79%
Alarm And Security	\$72	17%
Life Ins	\$93	26%
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#### View doxolNSIGHTS for GA

Avg. Expe	Monthly Bills for Top 25 Nensive Cities in GA	lost
1	Alpharetta	\$2,616
2	Suwanee	\$2,607
3	Richmond Hill	\$2,510
4	Dacula	\$2,503
5	Saint Simons Island	\$2,410
6	Roswell	\$2,384
7	Duluth	\$2,365
8	Peachtree City	\$2,333
9	Buford	\$2,329
10	Cumming	\$2,289
11	Grayson	\$2,210
12	Woodstock	\$2,206
13	Atlanta	\$2,197
14	Canton	\$2,194
15	Evans	\$2,186
16	Sharpsburg	\$2,181
17	Fayetteville	\$2,171
18	Powder Springs	\$2,164
19	Leesburg	\$2,161
20	Smyrna	\$2,146
21	Pooler	\$2,145
22	Peachtree Corners	\$2,143
23	Mableton	\$2,126
24	Lawrenceville	\$2,120
25	Kennesaw	\$2,096



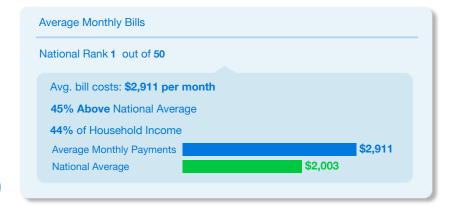
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,274	41%
Rent	\$1,014	37%
Auto Loan	\$455	71%
Utilities	\$280	78%
Auto Ins	\$178	86%
Mobile Phone	\$102	96%
Cable And Satelite	\$108	88%
Health Ins	<b> </b> \$76	73%
Alarm And Security	\$72	17%
Life Ins	\$84	27%
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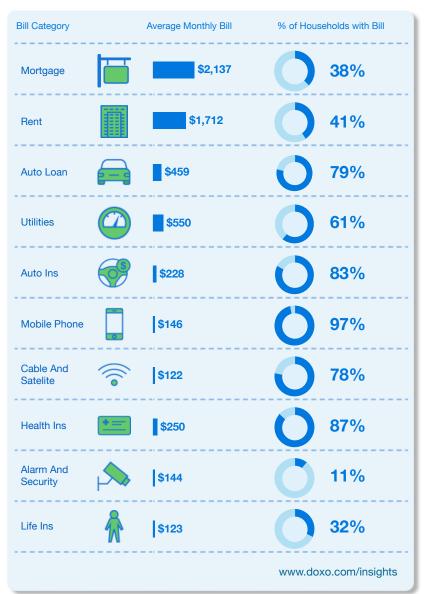




#### View doxolNSIGHTS for HI

	Monthly Bills for Top 2 ensive Cities in HI	5 Most
1	Kailua	\$3,707
2	Lahaina	\$3,676
3	Ewa Beach	\$3,508
4	Wahiawa	\$3,328
5	Kapolei	\$3,177
6	Kihei	\$3,058
7	Waipahu	\$3,045
8	Mililani	\$3,032
9	Kaneohe	\$2,993
10	Waianae	\$2,915
11	Pearl City	\$2,875
12	Makawao	\$2,870
13	Honolulu	\$2,857
14	Aiea	\$2,792
15	Kahului	\$2,762
16	Wailuku	\$2,684
17	Kapaa	\$2,637
18	Kailua Kona	\$2,614
19	Hilo	\$2,170
20	Keaau	\$2,072
21	Pahoa	\$1,599



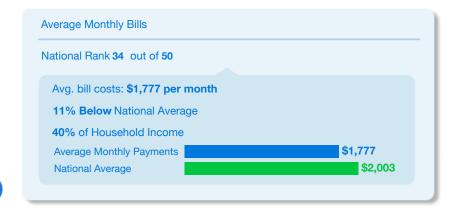


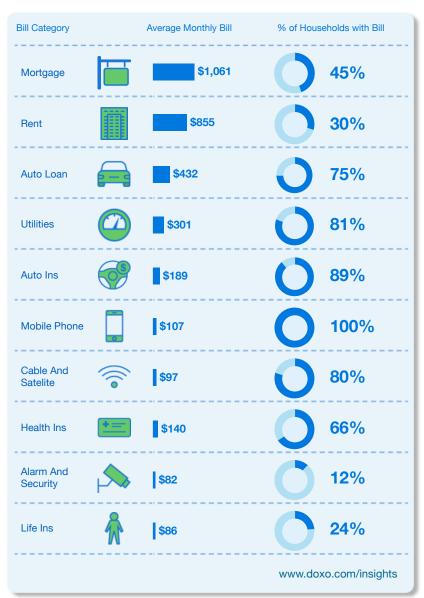




#### View doxolNSIGHTS for ID

	M	
	Monthly Bills for Top 25 ensive Cities in ID	o Most
1	Kuna	\$2,172
2	Eagle	\$2,158
3	Moscow	\$2,039
4	Meridian	\$1,975
5	Boise	\$1,898
6	Sandpoint	\$1,873
7	Coeur D Alene	\$1,838
8	Lewiston	\$1,822
9	Post Falls	\$1,820
10	Garden City	\$1,815
11	Pocatello	\$1,812
12	Nampa	\$1,765
13	Rigby	\$1,734
14	Hayden	\$1,722
15	Jerome	\$1,700
16	Rexburg	\$1,692
17	Twin Falls	\$1,673
18	Emmett	\$1,635
19	Idaho Falls	\$1,624
20	Mountain Home	\$1,619
21	Blackfoot	\$1,597
22	Caldwell	\$1,579
23	Burley	\$1,535









#### View doxolNSIGHTS for IL

	Monthly Bills for Top 25 nsive Cities in IL	5 Most
1	Hinsdale	\$3,471
2	Lake Forest	\$3,394
3	Winnetka	\$3,353
4	Lake Zurich	\$3,289
5	Shorewood	\$3,142
6	Wilmette	\$3,100
7	Barrington	\$3,099
8	Libertyville	\$3,089
9	Highland Park	\$2,993
10	Deerfield	\$2,940
-11	Gurnee	\$2,850
12	Saint Charles	\$2,798
13	Geneva	\$2,751
14	Naperville	\$2,710
15	Elmhurst	\$2,698
16	Yorkville	\$2,668
17	Bartlett	\$2,666
18	Vernon Hills	\$2,652
19	Oak Park	\$2,629
20	Frankfort	\$2,626
21	Northbrook	\$2,598
22	Mokena	\$2,581
23	Evanston	\$2,563
24	Glenview	\$2,558
25	Willowbrook	\$2,535

lational Rank 16 out of 50	
Avg. bill costs: <b>\$2,029 per month</b>	
1% Above National Average	
36% of Household Income	
Average Monthly Payments	\$2,029
National Average	\$2,003

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,566	42%
Rent	\$1,065	34%
Auto Loan	\$440	62%
Utilities	\$305	76%
Auto Ins	\$200	81%
Mobile Phone	\$107	95%
Cable And Satelite	\$111	84%
Health Ins	\$112	92%
Alarm And Security	\$87	18%
Life Ins	\$86	33%
		www.doxo.com/insights

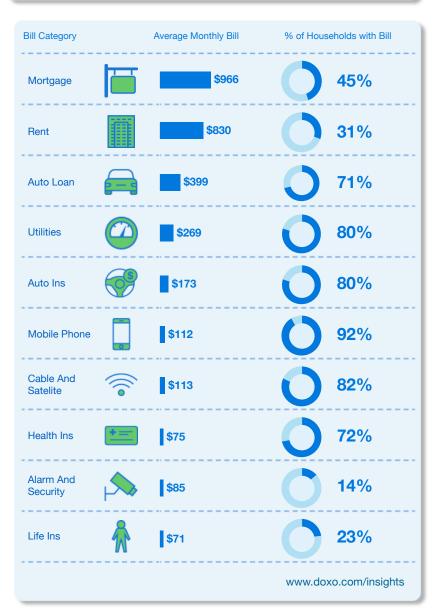




#### View doxolNSIGHTS for IN

	Monthly Bills for Top 2 ensive Cities in IN	5 Most
1	Carmel	\$2,435
2	Westfield	\$2,121
3	Brownsburg	\$2,080
4	Fishers	\$2,075
5	Greenfield	\$1,992
6	Newburgh	\$1,975
7	Crown Point	\$1,962
8	Noblesville	\$1,941
9	Dyer	\$1,929
10	Avon	\$1,875
-11	Danville	\$1,875
12	Lowell	\$1,866
13	Hobart	\$1,859
14	Mooresville	\$1,827
15	Munster	\$1,825
16	Goshen	\$1,818
17	Indianapolis	\$1,813
18	Schererville	\$1,802
19	Merrillville	\$1,797
20	Granger	\$1,797
21	Chesterton	\$1,792
22	Lawrenceburg	\$1,771
23	Plainfield	\$1,770
24	Valparaiso	\$1,770
25	Martinsville	\$1,765

ational Rank 47 out of 50	
Avg. bill costs: \$1,607 per month	
20% Below National Average	
34% of Household Income	
Average Monthly Payments	\$1,607
National Average	\$2,003

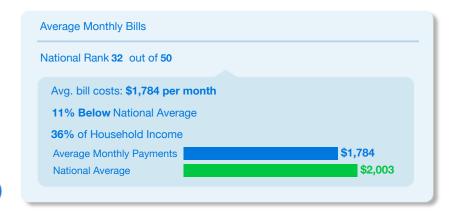


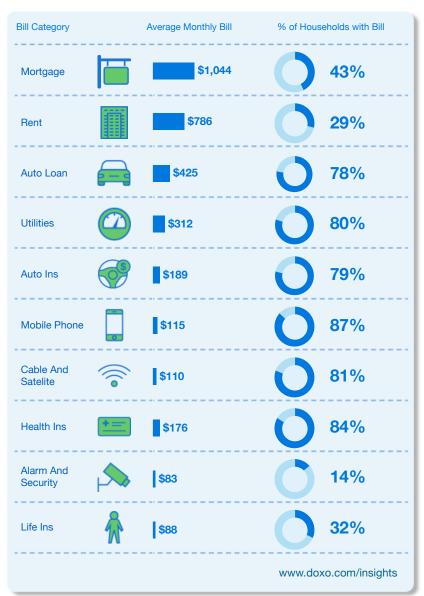




#### View doxolNSIGHTS for IA

	Monthly Bills for Top 25 Mensive Cities in IA	ost
1	Johnston	\$2,315
2	Waukee	\$2,281
3	Clive	\$2,255
4	Ankeny	\$2,242
5	Coralville	\$2,219
6	North Liberty	\$2,213
7	Indianola	\$2,146
8	Muscatine	\$2,087
9	Ames	\$2,082
10	Iowa City	\$2,070
-11	West Des Moines	\$2,042
12	Urbandale	\$2,024
13	Boone	\$2,005
14	Cedar Falls	\$1,998
15	Bettendorf	\$1,921
16	Altoona	\$1,916
17	Marion	\$1,788
18	Des Moines	\$1,774
19	Sioux City	\$1,747
20	Council Bluffs	\$1,743
21	Waterloo	\$1,712
22	Dubuque	\$1,677
23	Newton	\$1,674
24	Clinton	\$1,639
25	Decorah	\$1,606



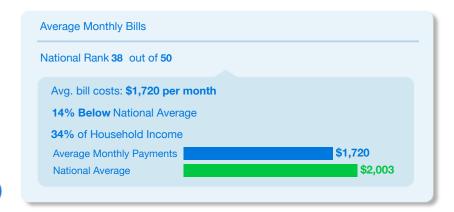


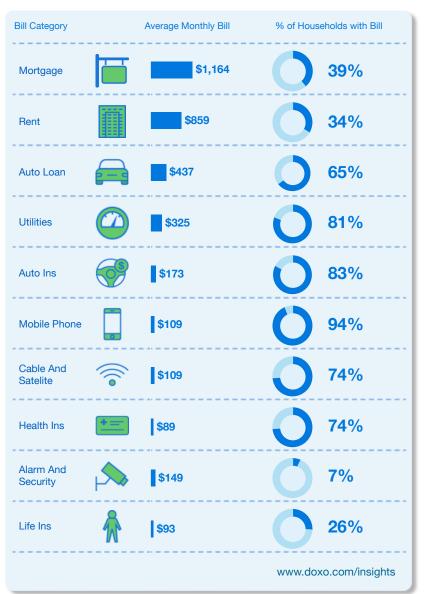




#### View doxolNSIGHTS for KS

	Monthly Bills for Top 25 ensive Cities in KS	Most
1	Leawood	\$2,403
2	Lenexa	\$2,168
3	Overland Park	\$2,131
4	Prairie Village	\$2,112
5	Olathe	\$2,108
6	Mission	\$2,043
7	Shawnee	\$2,021
8	Kansas City	\$1,981
9	Gardner	\$1,969
10	Lawrence	\$1,944
-11	Salina	\$1,938
12	Manhattan	\$1,928
13	Junction City	\$1,871
14	Derby	\$1,806
15	Augusta	\$1,771
16	Hays	\$1,745
17	Independence	\$1,696
18	Leavenworth	\$1,691
19	McPherson	\$1,687
20	Wichita	\$1,651
21	Topeka	\$1,650
22	Emporia	\$1,634
23	Coffeyville	\$1,608
24	El Dorado	\$1,601
25	Garden City	\$1,581



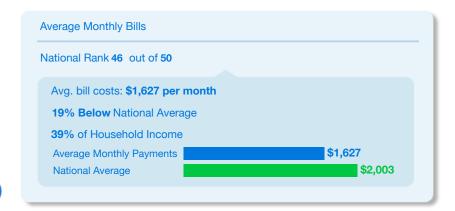


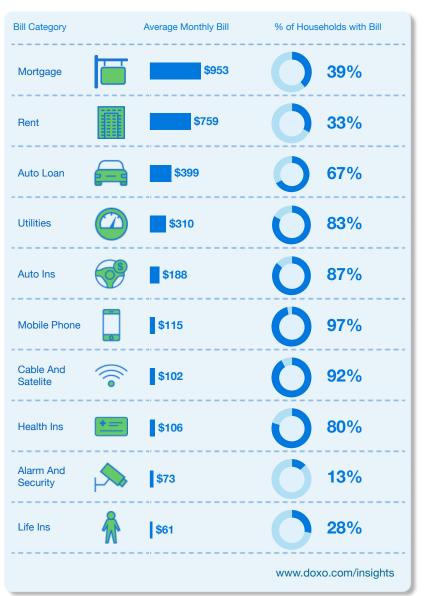




#### View doxolNSIGHTS for KY

	Monthly Bills for Top ensive Cities in KY	25 Most
1	Prospect	\$2,549
2	Crestwood	\$2,268
3	Union	\$2,251
4	Fort Thomas	\$1,962
5	Georgetown	\$1,886
6	La Grange	\$1,863
7	Florence	\$1,848
8	Henderson	\$1,843
9	Taylorsville	\$1,830
10	Burlington	\$1,818
-11	Alexandria	\$1,802
12	Louisville	\$1,795
13	Independence	\$1,794
14	Pikeville	\$1,780
15	Lexington	\$1,767
16	Ft Mitchell	\$1,752
17	Richmond	\$1,745
18	Paducah	\$1,735
19	Versailles	\$1,733
20	Shelbyville	\$1,720
21	Frankfort	\$1,716
22	Nicholasville	\$1,708
23	Berea	\$1,695
24	Erlanger	\$1,688
25	Radcliff	\$1,670





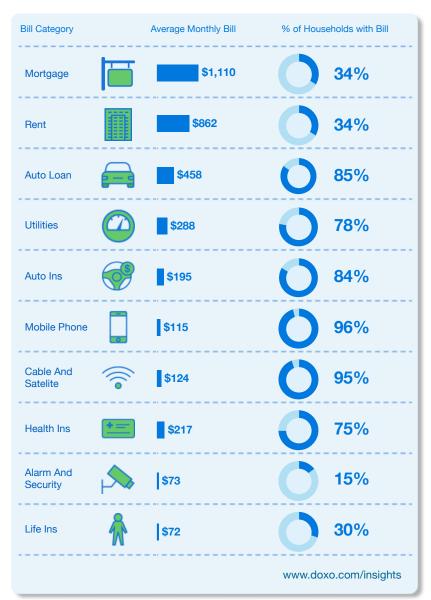




#### View doxolNSIGHTS for LA

	Monthly Bills for Top 25 ensive Cities in LA	Most
1	Kenner	\$2,431
2	Mandeville	\$2,385
3	Prairieville	\$2,286
4	Zachary	\$2,247
5	Chalmette	\$2,245
6	Walker	\$2,215
7	New Orleans	\$2,213
8	Gonzales	\$2,163
9	Covington	\$2,149
10	Denham Springs	\$2,147
-11	Baton Rouge	\$2,125
12	Harvey	\$2,122
13	Youngsville	\$2,084
14	Baker	\$2,059
15	Metairie	\$2,019
16	Plaquemine	\$1,983
17	Lake Charles	\$1,976
18	Belle Chasse	\$1,975
19	Port Allen	\$1,932
20	Thibodaux	\$1,923
21	Bossier City	\$1,840
22	Shreveport	\$1,839
23	Slidell	\$1,831
24	West Monroe	\$1,825
25	La Place	\$1,820



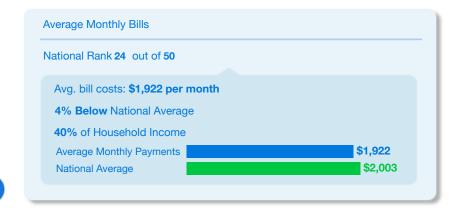






#### **View doxolNSIGHTS for ME**

Avg. Monthly Bills for Top 25 Most Expensive Cities in ME		
1	Scarborough	\$2,547
2	South Portland	\$2,316
3	Portland	\$2,260
4	Westbrook	\$2,186
5	Gorham	\$2,178
6	Windham	\$2,157
7	Saco	\$2,135
8	Sanford	\$2,131
9	Auburn	\$1,966
10	Biddeford	\$1,941
11	Bangor	\$1,895
12	Brunswick	\$1,877
13	Lewiston	\$1,830
14	Ellsworth	\$1,810
15	Augusta	\$1,754
16	Waterville	\$1,693



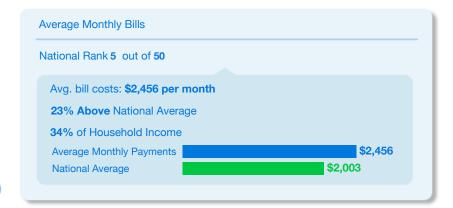
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,192	45%
Rent	\$866	28%
Auto Loan	\$426	89%
Utilities	\$452	54%
Auto Ins	\$188	85%
Mobile Phone	\$139	84%
Cable And Satelite	\$134	87%
Health Ins	\$111	87%
Alarm And Security	\$82	12%
Life Ins	\$68	31%
		www.doxo.com/insights

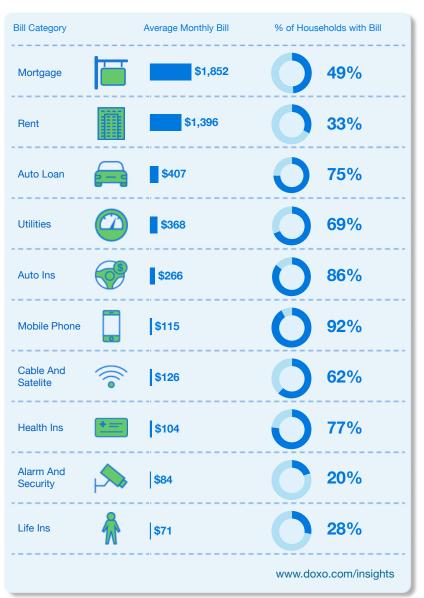




#### **View doxolNSIGHTS for MD**

Avg. Expe	Monthly Bills for Top 25 ensive Cities in MD	5 Most
1	Potomac	\$3,686
2	Chevy Chase	\$3,567
3	Bethesda	\$3,524
4	Clinton	\$3,139
5	Kensington	\$3,044
6	Germantown	\$2,948
7	Rockville	\$2,941
8	Upper Marlboro	\$2,927
9	Millersville	\$2,888
10	Gaithersburg	\$2,877
11	Mount Airy	\$2,813
12	Severna Park	\$2,808
13	Ellicott City	\$2,803
14	Olney	\$2,770
15	Arnold	\$2,766
16	Odenton	\$2,705
17	Bowie	\$2,697
18	Silver Spring	\$2,687
19	Laurel	\$2,684
20	Beltsville	\$2,677
21	Severn	\$2,672
22	Annapolis	\$2,668
23	Elkridge	\$2,659
24	Edgewater	\$2,650
25	Crofton	\$2,643





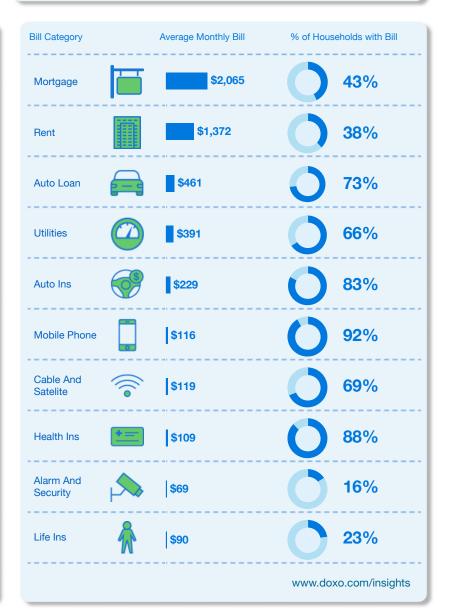




#### View doxolNSIGHTS for MA

	Monthly Bills for Top 25 Mo ensive Cities in MA	est
1	Hingham	\$3,719
2	Winchester	\$3,699
3	Lexington	\$3,627
4	Sudbury	\$3,590
5	Newton Center	\$3,520
6	Brookline	\$3,477
7	Needham	\$3,401
8	Concord	\$3,300
9	Westwood	\$3,175
10	Milton	\$3,150
-11	Bedford	\$3,136
12	Chestnut Hill	\$3,129
13	Westford	\$3,124
14	Newton	\$3,098
15	Cambridge	\$3,091
16	Belmont	\$3,063
17	Swampscott	\$3,054
18	Andover	\$3,047
19	Walpole	\$3,009
20	Sharon	\$3,007
21	Duxbury	\$2,995
22	Charlestown	\$2,981
23	Acton	\$2,975
24	Scituate	\$2,972
25	Boston	\$2,963



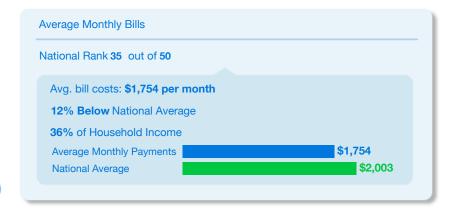


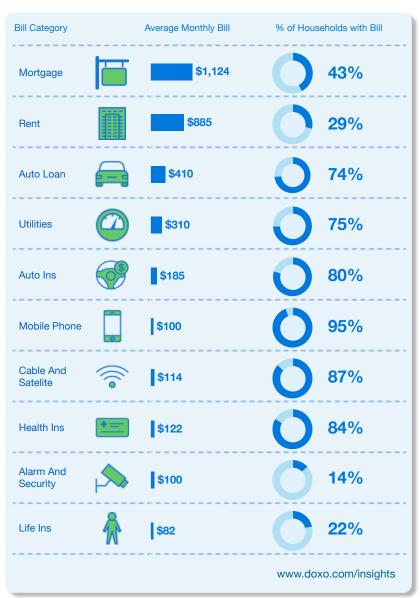




#### View doxolNSIGHTS for MI

	Monthly Bills for Top 25 nsive Cities in MI	Most	
1	Birmingham		\$2,885
2	Bloomfield Hills		\$2,671
3	Ada		\$2,556
4	Grosse Pointe		\$2,534
5	Northville		\$2,514
6	West Bloomfield		\$2,462
7	Franklin		\$2,383
8	Rochester		\$2,375
9	Novi		\$2,345
10	Canton		\$2,274
-11	Macomb		\$2,242
12	Ann Arbor		\$2,235
13	Dexter		\$2,234
14	Farmington		\$2,221
15	Troy		\$2,214
16	Commerce Township		\$2,197
17	Plymouth		\$2,192
18	Saline		\$2,141
19	Saint Joseph		\$2,139
20	Okemos		\$2,124
21	South Lyon		\$2,115
22	Brighton		\$2,112
23	Clarkston		\$2,099
24	Lake Orion		\$2,096
25	Washington		\$2,090









#### View doxolNSIGHTS for MN

Avg. Expe	Monthly Bills for Top 25 nsive Cities in MN	Most
1	Excelsior	\$2,757
2	Wayzata	\$2,742
3	Maple Grove	\$2,692
4	Shakopee	\$2,530
5	Eden Prairie	\$2,501
6	Lakeville	\$2,470
7	Mound	\$2,426
8	Hugo	\$2,395
9	Minnetonka	\$2,391
10	Chanhassen	\$2,386
11	Savage	\$2,360
12	Farmington	\$2,355
13	Cottage Grove	\$2,269
14	Stillwater	\$2,265
15	Andover	\$2,262
16	Prior Lake	\$2,261
17	Rosemount	\$2,243
18	Saint Michael	\$2,214
19	Chaska	\$2,197
20	Hopkins	\$2,195
21	Buffalo	\$2,160
22	Circle Pines	\$2,117
23	Inver Grove Heights	\$2,108
24	Anoka	\$2,106
25	Sartell	\$2,083

lational Rank 19 out of 50	
Avg. bill costs: <b>\$1,967 per month</b>	
2% Below National Average	
33% of Household Income	
Average Monthly Payments	\$1,967
National Average	\$2,003

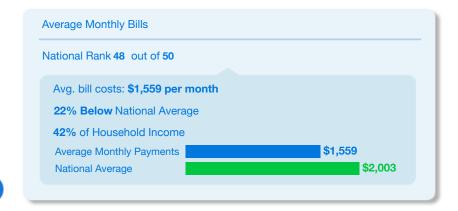
Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$1,409	47%	
Rent	\$989	28%	
Auto Loan	\$434	76%	
Utilities	\$293	74%	
Auto Ins	\$152	84%	
Mobile Phone	\$109	93%	
Cable And Satelite	\$110	76%	
Health Ins	\$162	82%	
Alarm And Security	<b> </b> \$84	10%	
Life Ins	\$106	26%	
		www.doxo.com/insights	

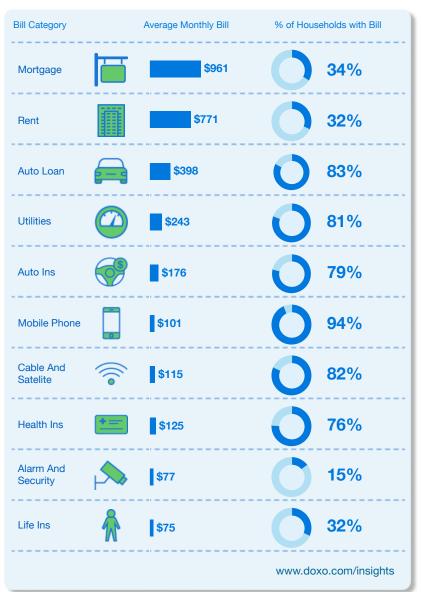




#### View doxolNSIGHTS for MS

	Monthly Bills for Top nsive Cities in MS	25 Most	
1	Madison		\$2,402
2	Olive Branch		\$2,044
3	Ocean Springs		\$2,034
4	Oxford		\$2,002
5	Clinton		\$1,967
6	Ridgeland		\$1,924
7	Hernando		\$1,885
8	Biloxi		\$1,849
9	Vicksburg		\$1,839
10	Vancleave		\$1,763
11	Long Beach		\$1,759
12	Gulfport		\$1,745
13	Brandon		\$1,742
14	Horn Lake		\$1,736
15	Southaven		\$1,735
16	Carriere		\$1,733
17	Bay Saint Louis		\$1,716
18	Gautier		\$1,668
19	Jackson		\$1,659
20	Pascagoula		\$1,619
21	Louisville		\$1,618
22	Moss Point		\$1,606
23	Petal		\$1,588
24	Starkville		\$1,586
25	Tupelo		\$1,581









#### View doxoINSIGHTS for MO

Avg. Expe	Monthly Bills for Top ensive Cities in MO	25 Most	
1	Chesterfield		\$2,773
2	Wildwood		\$2,506
3	Lake Saint Louis		\$2,300
4	Lees Summit		\$2,182
5	Troy		\$2,121
6	Branson		\$2,028
7	Ballwin		\$2,013
8	O Fallon		\$1,960
9	Wentzville		\$1,941
10	Grain Valley		\$1,925
-11	Liberty		\$1,916
12	Blue Springs		\$1,902
13	Saint Charles		\$1,886
14	Florissant		\$1,854
15	Pacific		\$1,826
16	Maryland Heights		\$1,817
17	Hannibal		\$1,804
18	Saint Louis		\$1,797
19	High Ridge		\$1,793
20	Fenton		\$1,787
21	Washington		\$1,784
22	Imperial		\$1,783
23	Raymore		\$1,779
24	Saint Peters		\$1,775
25	Republic		\$1,764

verage Monthly Bills	
ational Rank 40 out of 50	
Average ill poster \$4.700 man manufic	
Avg. bill costs: \$1,706 per month	
15% Below National Average	
36% of Household Income	
Average Monthly Payments	\$1,706
National Average	\$2,003

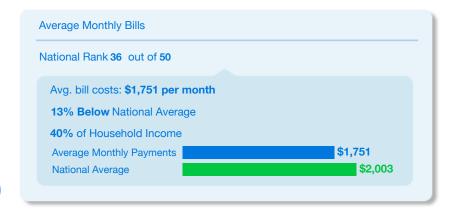
Bill Category	Average Monthly Bill	% of Households with Bill	
Mortgage	\$1,121	41%	
Rent	\$834	33%	
Auto Loan	\$395	76%	
Utilities	\$267	79%	
Auto Ins	\$155	84%	
Mobile Phone	\$105	97%	
Cable And Satelite	\$111	88%	
Health Ins	\$131	72%	
Alarm And Security	\$84	12%	
Life Ins	\$78	32%	
		www.doxo.com/insights	

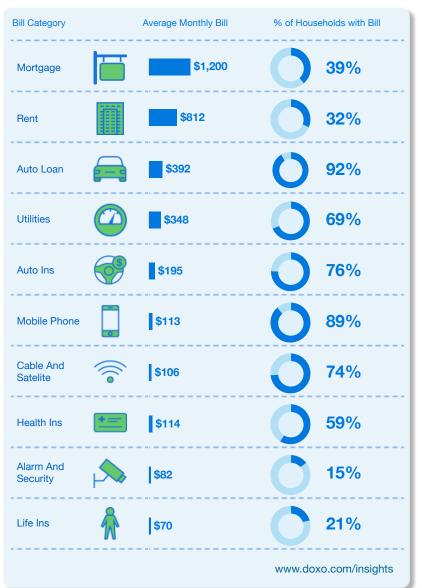


# **Montana**

#### View doxolNSIGHTS for MT

Avg. Expe	Monthly Bills for Top 25 ensive Cities in MT	5 Most
1	Whitefish	\$2,242
2	Bozeman	\$2,189
3	Missoula	\$2,099
4	Belgrade	\$2,004
5	Kalispell	\$1,856
6	Billings	\$1,789
7	Havre	\$1,785
8	Helena	\$1,747
9	Columbia Falls	\$1,725
10	Hamilton	\$1,718
11	Butte	\$1,624
12	Great Falls	\$1,624
13	Livingston	\$1,523



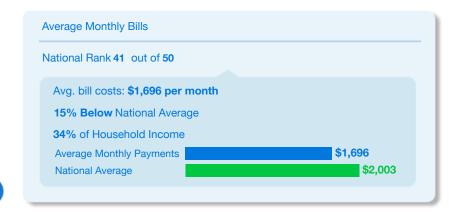


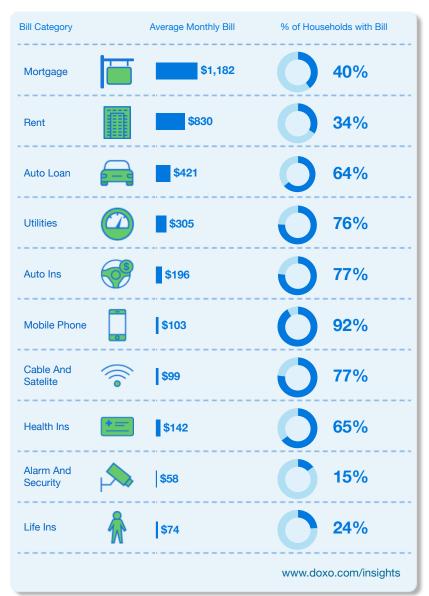




#### **View doxolNSIGHTS for NE**

	Monthly Bills for To ensive Cities in NE	p 25 Most	
1	Elkhorn		\$2,631
2	Papillion		\$2,562
3	La Vista		\$2,128
4	Bellevue		\$1,921
5	Omaha		\$1,875
6	Kearney		\$1,727
7	Scottsbluff		\$1,719
8	South Sioux City		\$1,699
9	Lincoln		\$1,695
10	Fremont		\$1,666
-11	North Platte		\$1,604
12	Grand Island		\$1,594
13	Norfolk		\$1,574
14	Beatrice		\$1,474
15	Hastings		\$1,460
16	Columbus		\$1,431



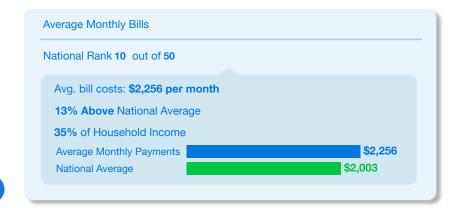






#### View doxolNSIGHTS for NH

	Monthly Bills for Top ensive Cities in NH	25 Most
1	Bedford	\$3,147
2	Merrimack	\$2,679
3	Londonderry	\$2,656
4	Derry	\$2,512
5	Hudson	\$2,486
6	Nashua	\$2,437
7	Exeter	\$2,396
8	Milford	\$2,392
9	Hampton	\$2,383
10	Salem	\$2,344
11	Manchester	\$2,315
12	Portsmouth	\$2,296
13	Dover	\$2,242
14	Concord	\$2,168
15	Laconia	\$2,144
16	Rochester	\$2,057
17	Claremont	\$1,947
18	Keene	\$1,913



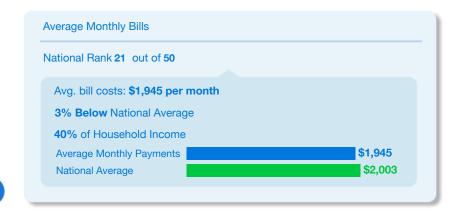
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,818	47%
Rent	\$1,115	29%
Auto Loan	\$440	79%
Utilities	\$322	54%
Auto Ins	\$196	86%
Mobile Phone	\$115	93%
Cable And Satelite	\$140	85%
Health Ins	\$184	72%
Alarm And Security	\$82	14%
Life Ins	\$91	20%
		www.doxo.com/insights





#### View doxoINSIGHTS for NV

	Monthly Bills for Top 25 nsive Cities in NV	Most
1	Henderson	\$2,328
2	Sparks	\$2,132
3	Las Vegas	\$2,009
4	North Las Vegas	\$1,983
5	Reno	\$1,962
6	Gardnerville	\$1,924
7	Boulder City	\$1,846
8	Dayton	\$1,836
9	Carson City	\$1,822
10	Sun Valley	\$1,800
-11	Elko	\$1,723
12	Fernley	\$1,675
13	Winnemucca	\$1,601
14	Mesquite	\$1,600
15	Pahrump	\$1,449
16	Fallon	\$1,266



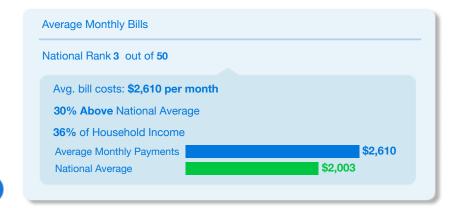
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,345	38%
Rent	\$1,112	44%
Auto Loan	\$481	67%
Utilities	\$275	81%
Auto Ins	\$156	77%
Mobile Phone	\$117	94%
Cable And Satelite	\$114	86%
Health Ins	\$74	57%
Alarm And Security	\$91	12%
Life Ins	\$82	23%
		www.doxo.com/insights





#### View doxolNSIGHTS for NJ

	Monthly Bills for Top 25 Most ensive Cities in NJ	
1	Princeton	\$3,689
2	Ridgewood	\$3,661
3	Hoboken	\$3,575
4	Summit	\$3,568
5	Edgewater	\$3,505
6	South Orange	\$3,488
7	Maplewood	\$3,469
8	Chatham	\$3,465
9	Basking Ridge	\$3,438
10	Princeton Junction	\$3,437
11	Westfield	\$3,431
12	Madison	\$3,371
13	Livingston	\$3,357
14	Morganville	\$3,286
15	Wyckoff	\$3,266
16	Montclair	\$3,221
17	Marlboro	\$3,219
18	Sparta	\$3,212
19	Morristown	\$3,190
20	Ramsey	\$3,183
21	Randolph	\$3,158
22	Robbinsville	\$3,151
23	Warren	\$3,147
24	Butler	\$3,096
25	Hillsborough	\$3,080



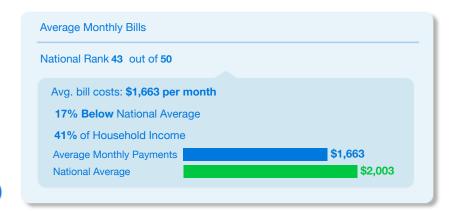
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,244	43%
Rent	\$1,380	36%
Auto Loan	\$452	74%
Utilities	\$450	70%
Auto Ins	\$226	84%
Mobile Phone	\$117	92%
Cable And Satelite	\$122	65%
Health Ins	<b>\$93</b>	82%
Alarm And Security	<b>\$</b> 91	18%
Life Ins	\$99	30%
		www.doxo.com/insights

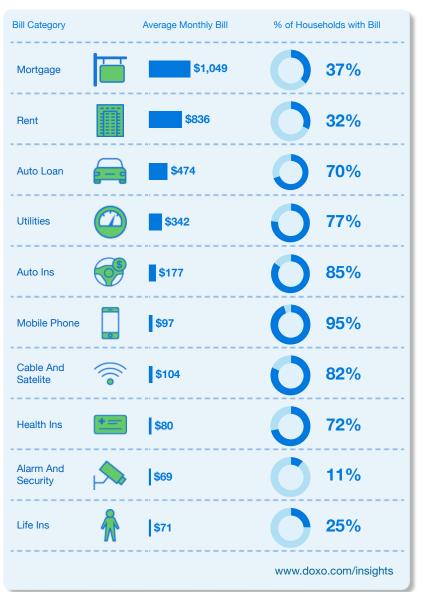


# **New Mexico**

View doxoINSIGHTS for NM

	Monthly Bills for Top 25 ensive Cities in NM	Most	
1	Santa Fe		\$1,995
2	Los Alamos		\$1,991
3	Farmington		\$1,792
4	Artesia		\$1,786
5	Rio Rancho		\$1,768
6	Edgewood		\$1,731
7	Albuquerque		\$1,687
8	Aztec		\$1,682
9	Carlsbad		\$1,658
10	Espanola		\$1,637
11	Taos		\$1,631
12	Alamogordo		\$1,595
13	Portales		\$1,578
14	Los Lunas		\$1,565
15	Hobbs		\$1,563
16	Bloomfield		\$1,519
17	Las Cruces		\$1,509
18	Clovis		\$1,504
19	Roswell		\$1,478
20	Silver City		\$1,467
21	Las Vegas		\$1,452
22	Anthony		\$1,449
23	Belen		\$1,394
24	Deming		\$1,345
25	Gallup		\$1,341









#### **View doxolNSIGHTS for NY**

NY	Avg. Monthly Bill (minus h	ousing)
1	Garden City	\$3,872
2	Syosset	\$3,498
3	Northport	\$3,482
4	Larchmont	\$3,463
5	Rye	\$3,384
6	Scarsdale	\$3,330
7	Port Washington	\$3,295
8	Babylon	\$3,275
9	Rockville Centre	\$3,233
10	Merrick	\$3,221
-11	Long Island City	\$3,218
12	Huntington	\$3,202
13	Wantagh	\$3,185
14	Mamaroneck	\$3,181
15	Tarrytown	\$3,161
16	East Setauket	\$3,144
17	Cortlandt Manor	\$3,144
18	Bellmore	\$3,143
19	New City	\$3,135
20	West Islip	\$3,120
21	Oceanside	\$3,119
22	Valley Stream	\$3,097
23	Plainview	\$3,093
24	Port Chester	\$3,090
25	Melville	\$3,081

lational Rank 7 out of 50	
Avg. bill costs: <b>\$2,361 per month</b>	
18% Above National Average	
39% of Household Income	
Average Monthly Payments	\$2,361
National Average	\$2,003

Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$2,048	33%
Rent	\$1,384	46%
Auto Loan	\$426	77%
Utilities	\$355	67%
Auto Ins	\$212	79%
Mobile Phone	\$120	92%
Cable And Satelite	\$124	72%
Health Ins	\$87	77%
Alarm And Security	\$93	11%
Life Ins	\$104	37%
		www.doxo.com/insights





#### View doxolNSIGHTS for NC

NC.	Avg. Monthly Bill (minus I	nousing)
1	Cary	\$2,701
2	Matthews	\$2,674
3	Waxhaw	\$2,626
4	Mebane	\$2,478
5	Morrisville	\$2,465
6	Washington	\$2,427
7	Holly Springs	\$2,395
8	Apex	\$2,362
9	Denver	\$2,325
10	Wake Forest	\$2,300
11	Chapel Hill	\$2,286
12	Huntersville	\$2,276
13	Winterville	\$2,191
14	Summerfield	\$2,164
15	Cornelius	\$2,145
16	Durham	\$2,140
17	Charlotte	\$2,115
18	Harrisburg	\$2,100
19	Jamestown	\$2,093
20	Raleigh	\$2,090
21	Fuquay Varina	\$2,084
22	Clayton	\$2,077
23	Hampstead	\$2,074
24	Wilmington	\$2,057
25	Hillsborough	\$2,053



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,178	41%
Rent	\$916	35%
Auto Loan	\$412	89%
Utilities	\$271	70%
Auto Ins	\$195	83%
Mobile Phone	\$110	93%
Cable And Satelite	\$112	87%
Health Ins	\$96	78%
Alarm And Security	\$85	14%
Life Ins	\$69	31%
		www.doxo.com/insights



## **North Dakota**

View doxolNSIGHTS for ND

ational Rank 22 out of 50	
Avg. bill costs: \$1,937 per month	
3% Below National Average	
37% of Household Income	
Average Monthly Payments	\$1,937
National Average	\$2,003

ND Avg. Monthly Bill (minus housing)		
1	Minot	\$2,515
2	Bismarck	\$2,232
3	Dickinson	\$2,223
4	Fargo	\$2,197
5	Williston	\$2,100
6	West Fargo	\$2,054
7	Mandan	\$2,034
8	Grand Forks	\$1,728
9	Jamestown	\$1,593

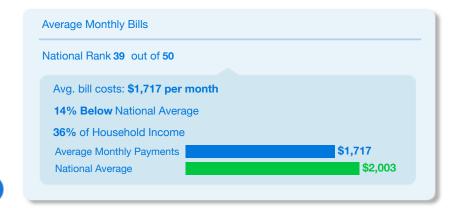
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,198	33%
Rent	\$817	38%
Auto Loan	\$460	77%
Utilities	\$392	62%
Auto Ins	\$307	82%
Mobile Phone	\$88	94%
Cable And Satelite	\$101	76%
Health Ins	\$259	73%
Alarm And Security	\$82	15%
Life Ins	\$82	27%
		www.doxo.com/insights





#### View doxolNSIGHTS for OH

OH Avg. Monthly Bill (minus housing)		
1	Dublin	\$2,731
2	Powell	\$2,670
3	New Albany	\$2,598
4	Hilliard	\$2,575
5	Lewis Center	\$2,524
6	Hudson	\$2,438
7	Avon	\$2,404
8	Chagrin Falls	\$2,371
9	Solon	\$2,354
10	Brecksville	\$2,329
11	Westerville	\$2,287
12	Bay Village	\$2,246
13	Galloway	\$2,239
14	Maineville	\$2,185
15	Pataskala	\$2,179
16	Beachwood	\$2,144
17	Springboro	\$2,140
18	Pickerington	\$2,136
19	Perrysburg	\$2,123
20	Avon Lake	\$2,118
21	Mason	\$2,109
22	Aurora	\$2,099
23	West Chester	\$2,097
24	Wadsworth	\$2,083
25	Milford	\$2,055



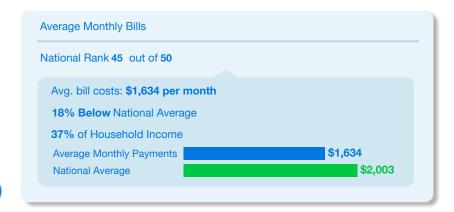
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,062	42%
Rent	\$818	34%
Auto Loan	\$386	72%
Utilities	\$332	83%
Auto Ins	\$170	81%
Mobile Phone	\$111	91%
Cable And Satelite	\$117	85%
Health Ins	\$107	68%
Alarm And Security	\$81	9%
Life Ins	\$83	24%
		www.doxo.com/insights

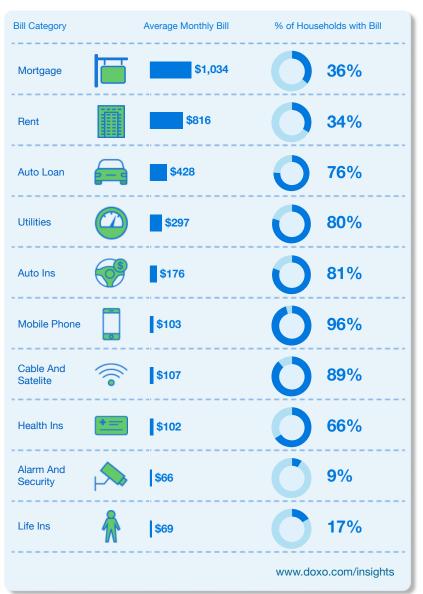




#### View doxolNSIGHTS for OK

OK Avg. Monthly Bill (minus housing)		
1	Edmond	\$2,263
2	Jenks	\$2,207
3	Collinsville	\$2,108
4	Bixby	\$2,038
5	Broken Arrow	\$1,998
6	Yukon	\$1,996
7	Blanchard	\$1,968
8	Owasso	\$1,944
9	Norman	\$1,864
10	Mustang	\$1,853
-11	Choctaw	\$1,844
12	Woodward	\$1,800
13	Sand Springs	\$1,792
14	Oklahoma City	\$1,779
15	Skiatook	\$1,765
16	Stillwater	\$1,761
17	Tulsa	\$1,750
18	Coweta	\$1,734
19	Guthrie	\$1,724
20	Sapulpa	\$1,695
21	Claremore	\$1,683
22	Weatherford	\$1,680
23	Grove	\$1,679
24	Ardmore	\$1,679
25	Bartlesville	\$1,676



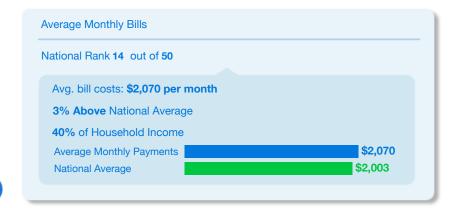


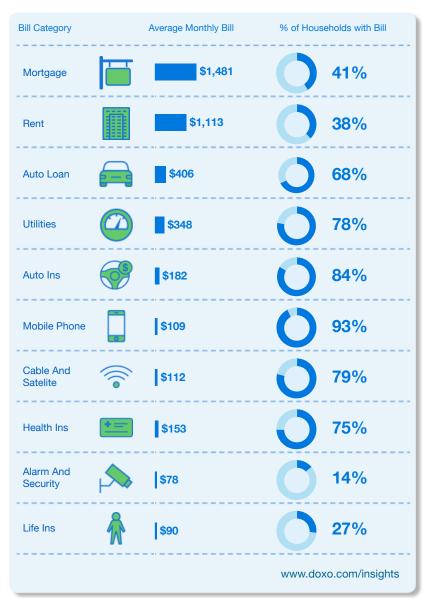




#### **View doxolNSIGHTS for OR**

OR Avg. Monthly Bill (minus housing)		
1	Gresham	\$2,895
2	Happy Valley	\$2,749
3	Lake Oswego	\$2,671
4	West Linn	\$2,637
5	Sherwood	\$2,586
6	Tualatin	\$2,531
7	Hillsboro	\$2,445
8	Portland	\$2,424
9	Beaverton	\$2,400
10	Wilsonville	\$2,373
-11	Oregon City	\$2,292
12	Silverton	\$2,290
13	Clackamas	\$2,211
14	Sandy	\$2,180
15	Bend	\$2,161
16	Woodburn	\$2,151
17	Molalla	\$2,141
18	Corvallis	\$2,138
19	Forest Grove	\$2,132
20	Troutdale	\$2,122
21	Newberg	\$2,046
22	Salem	\$2,025
23	Canby	\$2,006
24	Dallas	\$2,005
25	Saint Helens	\$1,980



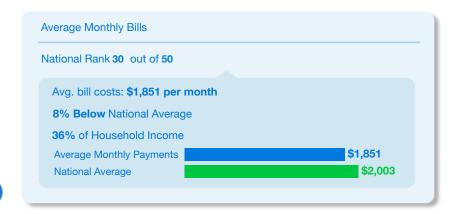


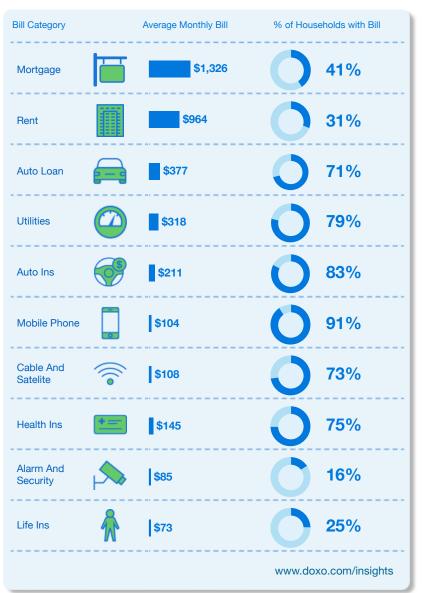


## **Pennsylvania**

#### **View doxolNSIGHTS for PA**

PA Avg. Monthly Bill (minus housing)		
1	Wynnewood	\$2,868
2	Newtown	\$2,846
3	Bryn Mawr	\$2,841
4	Doylestown	\$2,810
5	Glen Mills	\$2,797
6	Chalfont	\$2,743
7	Southampton	\$2,720
8	Langhorne	\$2,701
9	Warrington	\$2,697
10	Wayne	\$2,683
11	Plymouth Meeting	\$2,666
12	Malvern	\$2,659
13	New Hope	\$2,626
14	Newtown Square	\$2,602
15	West Chester	\$2,580
16	Collegeville	\$2,572
17	Exton	\$2,559
18	Kennett Square	\$2,538
19	Ambler	\$2,480
20	Blue Bell	\$2,469
21	Glenside	\$2,461
22	Wexford	\$2,459
23	Feasterville Trevose	\$2,436
24	Broomall	\$2,435
25	Norristown	\$2,433



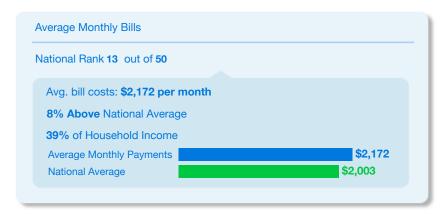






#### View doxolNSIGHTS for RI

RI Avg. Monthly Bill (minus housing)		
1	Barrington	\$2,645
2	East Greenwich	\$2,613
3	Portsmouth	\$2,603
4	Lincoln	\$2,510
5	Newport	\$2,484
6	Cumberland	\$2,286
7	Middletown	\$2,286
8	North Kingstown	\$2,251
9	Wakefield	\$2,235
10	Tiverton	\$2,192
11	Warwick	\$2,187
12	Johnston	\$2,165
13	Bristol	\$2,160
14	Pawtucket	\$2,153
15	Cranston	\$2,123
16	West Warwick	\$2,106
17	Providence	\$2,096
18	Westerly	\$2,088
19	Central Falls	\$2,068
20	East Providence	\$2,062
21	Riverside	\$2,057
22	Narragansett	\$2,027
23	North Providence	\$2,020
24	Coventry	\$1,911
25	Woonsocket	\$1,884



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,657	42%
Rent	\$1,036	39%
Auto Loan	\$397	78%
Utilities	\$369	70%
Auto Ins	\$223	83%
Mobile Phone	\$117	91%
Cable And Satelite	\$122	47%
Health Ins	\$115	78%
Alarm And Security	\$82	14%
Life Ins	\$153	35%
		www.doxo.com/insights





#### View doxolNSIGHTS for SC

SC Avg. Monthly Bill (minus housing)		
1	Hilton Head Island	\$2,569
2	Bluffton	\$2,524
3	Mount Pleasant	\$2,473
4	Charleston	\$2,185
5	Fort Mill	\$2,166
6	Greer	\$2,080
7	Ladson	\$2,069
8	Okatie	\$2,062
9	Johns Island	\$2,040
10	Clemson	\$2,017
-11	North Charleston	\$2,004
12	Mauldin	\$1,997
13	Beaufort	\$1,985
14	Chapin	\$1,959
15	Goose Creek	\$1,953
16	Irmo	\$1,942
17	Blythewood	\$1,942
18	Lexington	\$1,936
19	Summerville	\$1,935
20	Hanahan	\$1,930
21	Simpsonville	\$1,901
22	Pawleys Island	\$1,896
23	Murrells Inlet	\$1,869
24	Greenville	\$1,848
25	Lugoff	\$1,842



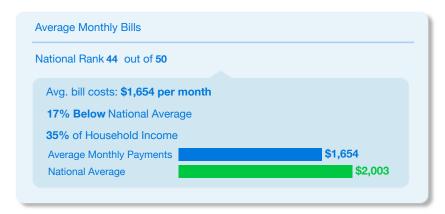
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,076	40%
Rent	\$910	31%
Auto Loan	\$412	77%
Utilities	\$295	77%
Auto Ins	\$212	90%
Mobile Phone	\$109	94%
Cable And Satelite	\$120	89%
Health Ins	\$120	74%
Alarm And Security	<b> </b> \$70	13%
Life Ins	\$89	31%
		www.doxo.com/insights





#### View doxolNSIGHTS for SD

SD Avg. Monthly Bill (minus housing)		
1	Sioux Falls	\$1,877
2	Spearfish	\$1,768
3	Brookings	\$1,731
4	Pierre	\$1,697
5	Aberdeen	\$1,690
6	Mitchell	\$1,688
7	Rapid City	\$1,662
8	Watertown	\$1,614
9	Yankton	\$1,555
10	Huron	\$1,521



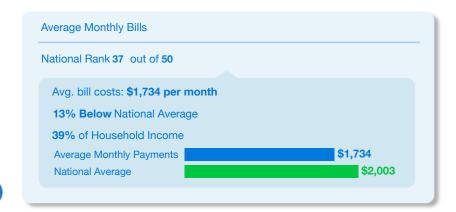
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,116	38%
Rent	\$727	32%
Auto Loan	\$409	71%
Utilities	\$304	75%
Auto Ins	\$188	72%
Mobile Phone	\$100	97%
Cable And Satelite	\$96	87%
Health Ins	\$150	86%
Alarm And Security	\$82	15%
Life Ins	\$69	30%
		www.doxo.com/insights

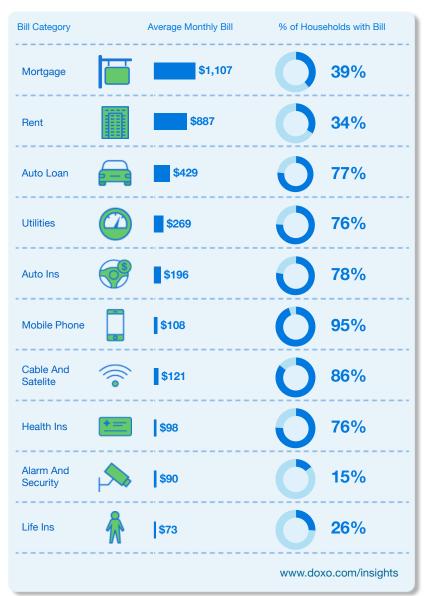


### **Tennessee**

#### **View doxolNSIGHTS for TN**

TN Avg. Monthly Bill (minus housing)		
1	Brentwood	\$2,644
2	Collierville	\$2,501
3	Germantown	\$2,467
4	Arlington	\$2,455
5	Franklin	\$2,411
6	Spring Hill	\$2,274
7	Mount Juliet	\$2,231
8	Cordova	\$2,226
9	Farragut	\$2,095
10	Smyrna	\$2,091
11	Nashville	\$2,067
12	Hendersonville	\$2,059
13	Gallatin	\$2,008
14	Antioch	\$2,007
15	Old Hickory	\$2,000
16	Seymour	\$1,987
17	Signal Mountain	\$1,962
18	Murfreesboro	\$1,948
19	Millington	\$1,916
20	La Vergne	\$1,914
21	Hermitage	\$1,898
22	Clarksville	\$1,876
23	Goodlettsville	\$1,853
24	Lebanon	\$1,848
25	Madison	\$1,824









#### View doxolNSIGHTS for TX

TX Avg. Monthly Bill (minus housing)		
1	Southlake	\$3,655
2	Bellaire	\$3,048
3	Colleyville	\$2,900
4	Argyle	\$2,882
5	Flower Mound	\$2,878
6	Frisco	\$2,739
7	League City	\$2,727
8	Plano	\$2,691
9	Kingwood	\$2,629
10	Buda	\$2,627
-11	Coppell	\$2,619
12	Mansfield	\$2,608
13	Roanoke	\$2,600
14	The Colony	\$2,599
15	Allen	\$2,585
16	Montgomery	\$2,544
17	Cypress	\$2,542
18	Richmond	\$2,526
19	Dripping Springs	\$2,512
20	Boerne	\$2,507
21	Hutto	\$2,502
22	Keller	\$2,488
23	Rowlett	\$2,486
24	Little Elm	\$2,474
25	Helotes	\$2,452

lational Rank 20 out of 50	
Avg. bill costs: \$1,956 per month	
2% Below National Average	
37% of Household Income	
Average Monthly Payments	\$1,956
National Average	\$2,003

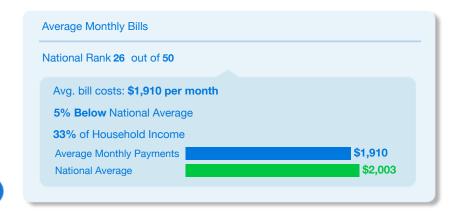
Bill Category		Average Monthly Bill	% of Households with Bill
Mortgage		\$1,509	36%
Rent		\$1,063	38%
Auto Loan		\$475	75%
Utilities		\$263	76%
Auto Ins		\$167	83%
Mobile Phone		\$111	97%
Cable And Satelite	<b></b>	\$114	88%
Health Ins	<u>+=</u>	<b> </b> \$97	77%
Alarm And Security	<b>&gt;</b>	<b>\$</b> 83	16%
Life Ins		\$72	25%
			www.doxo.com/insights

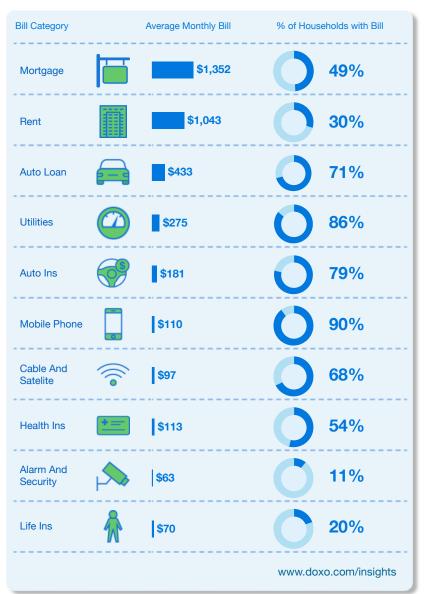




#### View doxolNSIGHTS for UT

UT.	Avg. Monthly Bill (minus	s housing)
1	Park City	\$2,679
2	Draper	\$2,460
3	South Jordan	\$2,448
4	Herriman	\$2,445
5	Heber City	\$2,344
6	Eagle Mountain	\$2,331
7	Farmington	\$2,288
8	Kaysville	\$2,271
9	Riverton	\$2,208
10	Syracuse	\$2,203
-11	Sandy	\$2,197
12	Lehi	\$2,191
13	North Salt Lake	\$2,136
14	Orem	\$2,069
15	Pleasant Grove	\$2,018
16	West Jordan	\$2,017
17	Magna	\$1,988
18	Bountiful	\$1,958
19	Washington	\$1,952
20	Layton	\$1,941
21	Spanish Fork	\$1,940
22	Springville	\$1,915
23	American Fork	\$1,911
24	Tooele	\$1,909
25	Brigham City	\$1,905



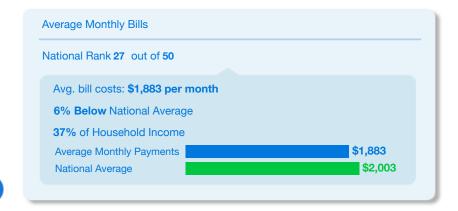






#### **View doxolNSIGHTS for VT**

VT Avg. Monthly Bill (minus housing)		
1	Burlington	\$2,261
2	South Burlington	\$2,231
3	Essex Junction	\$2,205
4	Colchester	\$2,069
5	Montpelier	\$2,014
6	Saint Albans	\$1,983
7	Bennington	\$1,817
8	Rutland	\$1,814
9	Brattleboro	\$1,748
10	Barre	\$1,740



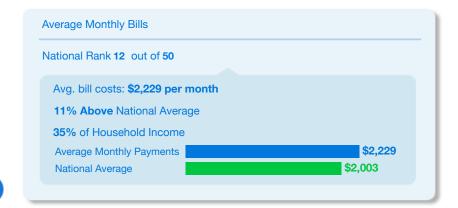
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,403	44%
Rent	\$1,010	29%
Auto Loan	\$429	73%
Utilities	\$341	69%
Auto Ins	\$157	90%
Mobile Phone	\$113	90%
Cable And Satelite	\$110	70%
Health Ins	\$96	80%
Alarm And Security	\$82	15%
Life Ins	\$54	27%
		www.doxo.com/insights





#### View doxoINSIGHTS for VA

VA Avg. Monthly Bill (minus housing)		
1	Mc Lean	\$3,879
2	Great Falls	\$3,822
3	Fairfax Station	\$3,616
4	Vienna	\$3,585
5	Ashburn	\$3,282
6	Haymarket	\$3,228
7	Oakton	\$3,216
8	Chantilly	\$3,155
9	Bristow	\$3,130
10	Leesburg	\$3,120
11	Fairfax	\$3,119
12	Purcellville	\$3,115
13	Falls Church	\$3,097
14	Herndon	\$3,031
15	Stafford	\$3,016
16	Centreville	\$3,002
17	Springfield	\$2,991
18	Alexandria	\$2,979
19	Gainesville	\$2,975
20	Reston	\$2,956
21	Lorton	\$2,924
22	Arlington	\$2,901
23	Burke	\$2,885
24	Sterling	\$2,829
25	Chester	\$2,808



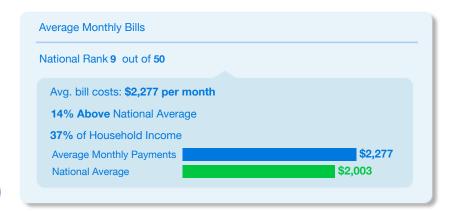
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,696	46%
Rent	\$1,280	34%
Auto Loan	\$433	72%
Utilities	\$299	76%
Auto Ins	\$206	84%
Mobile Phone	\$116	92%
Cable And Satelite	\$121	65%
Health Ins	\$100	82%
Alarm And Security	\$87	16%
Life Ins	\$69	29%
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#### View doxoINSIGHTS for WA

WA Avg. Monthly Bill (minus housing)			
1	Sammamish	\$3,590	
2	Mercer Island	\$3,489	
3	Woodinville	\$3,157	
4	Bellevue	\$3,134	
5	Maple Valley	\$3,106	
6	Issaquah	\$3,092	
7	Kirkland	\$3,000	
8	Redmond	\$2,975	
9	Bainbridge Island	\$2,799	
10	Kenmore	\$2,799	
11	Snohomish	\$2,765	
12	North Bend	\$2,709	
13	Mukilteo	\$2,687	
14	Renton	\$2,642	
15	Lake Stevens	\$2,630	
16	Bothell	\$2,622	
17	Bonney Lake	\$2,611	
18	Mountlake Terrace	\$2,577	
19	Seattle	\$2,572	
20	Lynnwood	\$2,556	
21	Edmonds	\$2,507	
22	Gig Harbor	\$2,492	
23	Monroe	\$2,480	
24	Kent	\$2,478	
25	Auburn	\$2,451	



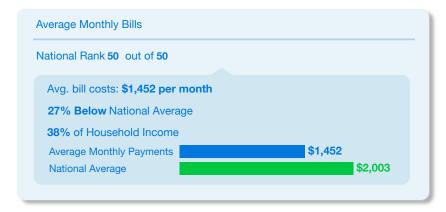
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,661	43%
Rent	\$1,295	37%
Auto Loan	\$466	62%
Utilities	\$390	82%
Auto Ins	\$204	83%
Mobile Phone	\$113	90%
Cable And Satelite	\$113	67%
Health Ins	\$110	85%
Alarm And Security	\$78	15%
Life Ins	\$84	27%
		www.doxo.com/insights

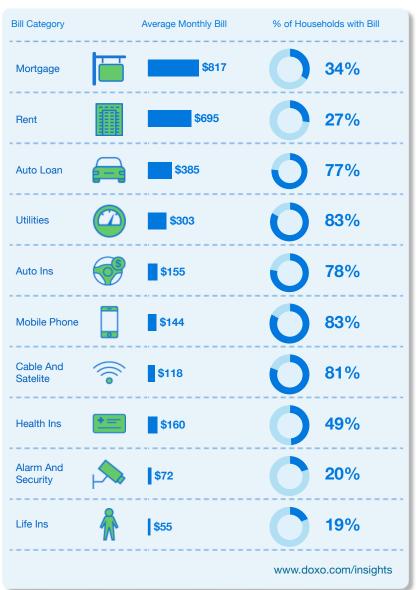




#### View doxoINSIGHTS for WV

WV	Avg. Monthly Bill (mi	nus housing)
1	Charles Town	\$2,234
2	Bridgeport	\$2,012
3	Martinsburg	\$1,931
4	Morgantown	\$1,875
5	Weirton	\$1,779
6	Hurricane	\$1,707
7	Charleston	\$1,683
8	Berkeley Springs	\$1,545
9	Clarksburg	\$1,545
10	Barboursville	\$1,519
11	Moundsville	\$1,515
12	Hedgesville	\$1,510
13	Keyser	\$1,506
14	Bluefield	\$1,487
15	Saint Albans	\$1,466
16	Wheeling	\$1,446
17	Huntington	\$1,411
18	Princeton	\$1,401
19	Buckhannon	\$1,391
20	South Charleston	\$1,390
21	Fairmont	\$1,379
22	Beckley	\$1,357
23	Parkersburg	\$1,353
24	Vienna	\$1,312
25	Oak Hill	\$1,242









#### View doxolNSIGHTS for WI

WL	Avg. Monthly Bill (minus ho	ousing)
1	Oregon	\$2,610
2	Verona	\$2,545
3	Waunakee	\$2,440
4	Middleton	\$2,373
5	Mequon	\$2,363
6	Deforest	\$2,344
7	Brookfield	\$2,339
8	Hartland	\$2,306
9	Watertown	\$2,284
10	Franklin	\$2,269
-11	Mukwonago	\$2,264
12	Sun Prairie	\$2,243
13	Cedarburg	\$2,231
14	Onalaska	\$2,206
15	Germantown	\$2,201
16	Menomonee Falls	\$2,201
17	Waukesha	\$2,200
18	Oak Creek	\$2,195
19	Hudson	\$2,185
20	Holmen	\$2,180
21	Pewaukee	\$2,167
22	Muskego	\$2,165
23	Lake Geneva	\$2,162
24	La Crosse	\$2,161
25	Sussex	\$2,157

lational Rank 25 out of 50	
iational Rank 25 Out of 50	
Avg. bill costs: \$1,915 per month	
4% Below National Average	
38% of Household Income	
Average Monthly Payments	\$1,915
National Average	\$2,003

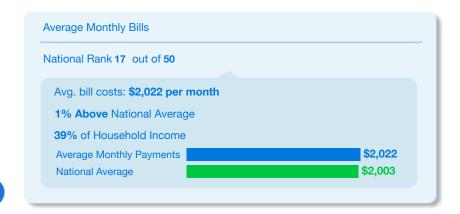
Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,195	43%
Rent	\$867	33%
Auto Loan	\$440	82%
Utilities	\$361	73%
Auto Ins	\$187	83%
Mobile Phone	\$117	91%
Cable And Satelite	\$116	83%
Health Ins	\$124	83%
Alarm And Security	\$87	7%
Life Ins	\$77	31%
		www.doxo.com/insights





#### **View doxoINSIGHTS for WY**

WY Avg. Monthly Bill (minus housing)		
1	Cheyenne	\$2,812
2	Jackson	\$2,525
3	Sheridan	\$2,110
4	Rock Springs	\$2,073
5	Riverton	\$2,065
6	Lander	\$2,003
7	Cody	\$1,909
8	Gillette	\$1,893
9	Evanston	\$1,783
10	Casper	\$1,761
11	Laramie	\$1,641



Bill Category	Average Monthly Bill	% of Households with Bill
Mortgage	\$1,267	41%
Rent	\$860	30%
Auto Loan	\$511	85%
Utilities	\$248	80%
Auto Ins	\$307	93%
Mobile Phone	\$121	92%
Cable And Satelite	\$119	85%
Health Ins	\$94	74%
Alarm And Security	\$82	15%
Life Ins	\$128	25%
		www.doxo.com/insights



#### **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.

For more information visit www.doxo.com.