



U.S. Utilities Market Size and Household Spending Report

United States of Bill Pay
doxo INSIGHTS Report 2023



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

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About doxo INSIGHTS

doxo INSIGHTS leverages doxo's unique, aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers across the country.

8M+

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.

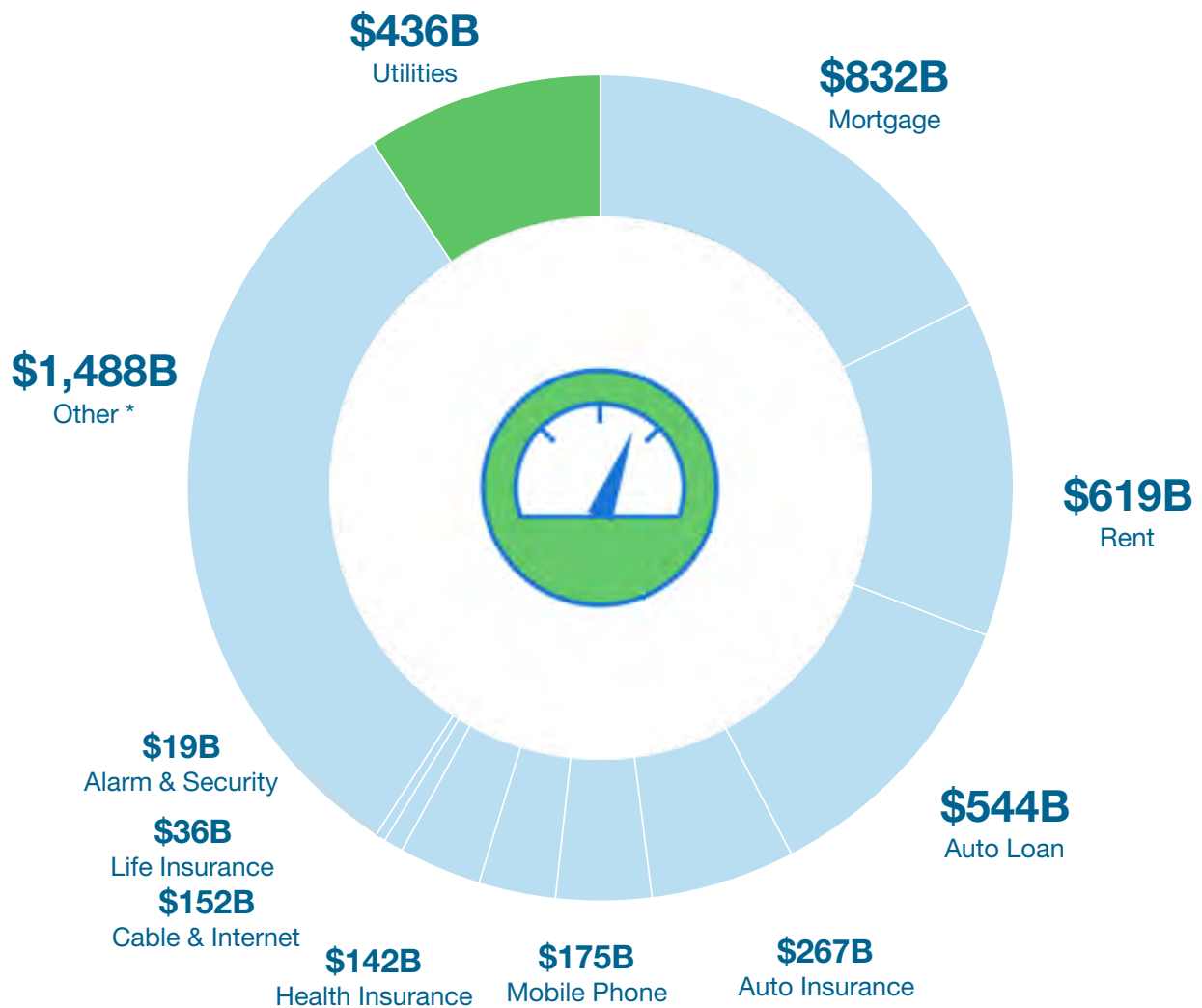
All payment funding sources

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

doxo INSIGHTS 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. doxo INSIGHTS 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 doxo INSIGHTS visit www.doxo.com/insights.

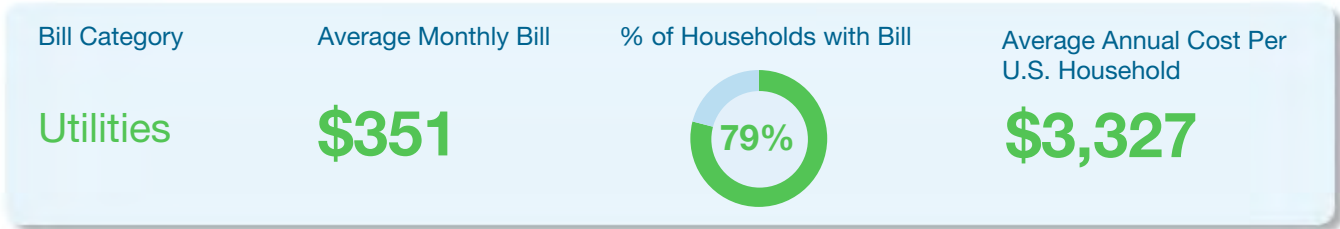
Bill Pay Market Size (in billions)

While the total market size for U.S. household bills is \$3.87 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.22 trillion annually. This report focuses on the \$436 billion Utilities category.



Utility bills account for **13.5%** of the **\$3.22** trillion spent on household bills per year.

The average U.S. household spends **\$351** a month on Utilities



Utilities amount to **\$3,327** of the **\$24,557** spent annually on the **ten most common** household bills.*

Bill Category		Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage		\$1,321	40%	\$6,341
Rent		\$1,191	33%	\$4,716
Auto Loan		\$467	74%	\$4,144
Utilities		\$351	79%	\$3,327
Auto Insurance		\$207	82%	\$2,037
Health Insurance		\$120	75%	\$1,080
Cable & Satellite		\$118	82%	\$1,161
Mobile Phone		\$119	94%	\$1,342
Alarm & Security		\$84	14%	\$141
Life Insurance		\$89	26%	\$277

*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.

Utilities Market Snapshot

Total Utilities Market Size

\$436B

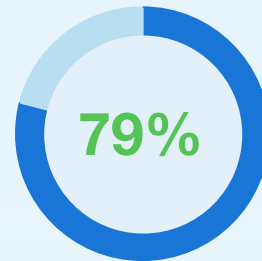
Average Annual Cost Per U.S. Household

\$3,327*

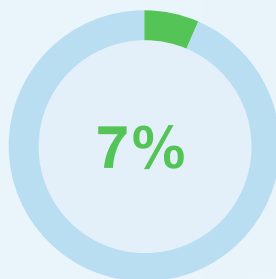
Average monthly household bill

\$351

Percent of households with Utilities



Percent of annual income



Most expensive states for Utilities

HI

ME

NJ

CT

VT



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

Utilities Bill Pay Market Size

Utilities Bill Pay Market Size by State

	State	Market Size (\$M)	# Households	
1	California	\$42,201	12,576,918	
2	Texas	\$24,368	8,922,664	
3	New York	\$22,926	7,317,755	
4	Florida	\$21,780	7,420,759	
5	Ohio	\$17,138	4,602,999	
6	Pennsylvania	\$16,380	5,018,860	
7	Illinois	\$15,013	4,836,947	
8	New Jersey	\$12,980	3,214,360	
9	Michigan	\$11,136	3,872,494	
10	Washington	\$10,017	2,620,116	
11	Georgia	\$9,736	3,585,611	
12	Virginia	\$9,426	3,056,144	
13	North Carolina	\$9,137	3,745,153	
14	Massachusetts	\$8,278	2,547,068	
15	Arizona	\$8,068	2,381,696	
16	Indiana	\$7,302	2,502,149	
17	Alabama	\$7,176	1,883,727	
18	Wisconsin	\$7,118	2,279,781	
19	Maryland	\$7,043	2,156,414	
20	Tennessee	\$6,677	2,492,121	
21	Missouri	\$6,475	2,375,732	
22	Kentucky	\$6,025	1,721,406	
23	Colorado	\$5,641	1,972,932	
24	Minnesota	\$5,527	2,087,300	
25	Connecticut	\$5,184	1,371,087	

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	State	Market Size (\$M)	# Households	
26	Oregon	\$5,158	1,518,988	
27	Louisiana	\$5,078	1,728,134	
28	South Carolina	\$5,025	1,801,181	
29	Oklahoma	\$4,939	1,460,555	
30	Kansas	\$3,946	1,112,105	
31	Iowa	\$3,937	1,221,816	
32	Arkansas	\$3,386	1,147,095	
33	Nevada	\$2,840	1,006,477	
34	Mississippi	\$2,766	1,115,776	
35	Utah	\$2,686	877,481	
36	New Mexico	\$2,640	790,552	
37	West Virginia	\$2,424	763,744	
38	Nebraska	\$2,233	721,277	
39	Hawaii	\$2,143	455,338	
40	Maine	\$1,838	557,168	
41	Idaho	\$1,807	579,206	
42	Rhode Island	\$1,339	413,607	
43	New Hampshire	\$1,322	519,023	
44	Montana	\$1,231	409,869	
45	Delaware	\$990	342,294	
46	Alaska	\$893	258,052	
47	Vermont	\$817	256,442	
48	South Dakota	\$816	322,111	
49	North Dakota	\$787	280,782	
50	Wyoming	\$643	226,944	

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Utility Bill Pay Market Size by 50 Largest U.S. Cities (based on # of households)

	City	Market Size (\$M)	Number of households in the area	
1	Chicago	\$2,933	1,040,151	
2	Los Angeles	\$2,913	821,015	
3	Houston	\$2,890	1,036,113	
4	New York	\$2,660	760,488	
5	Philadelphia	\$2,034	599,819	
6	Phoenix	\$1,992	468,278	
7	Miami	\$1,837	597,148	
8	Seattle	\$1,566	371,914	
9	Las Vegas	\$1,489	523,424	
10	San Antonio	\$1,460	567,207	
11	Portland	\$1,426	351,771	
12	Louisville	\$1,384	306,685	
13	Milwaukee	\$1,366	325,271	
14	Dallas	\$1,353	481,042	
15	Pittsburgh	\$1,320	305,354	
16	Tucson	\$1,317	349,348	
17	Columbus	\$1,304	329,101	
18	Indianapolis	\$1,263	368,507	
19	Denver	\$1,252	405,963	
20	Cleveland	\$1,224	328,591	
21	San Jose	\$1,124	309,116	
22	Saint Louis	\$1,113	393,848	
23	Cincinnati	\$1,037	332,932	
24	San Diego	\$1,007	460,080	
25	San Francisco	\$986	345,811	

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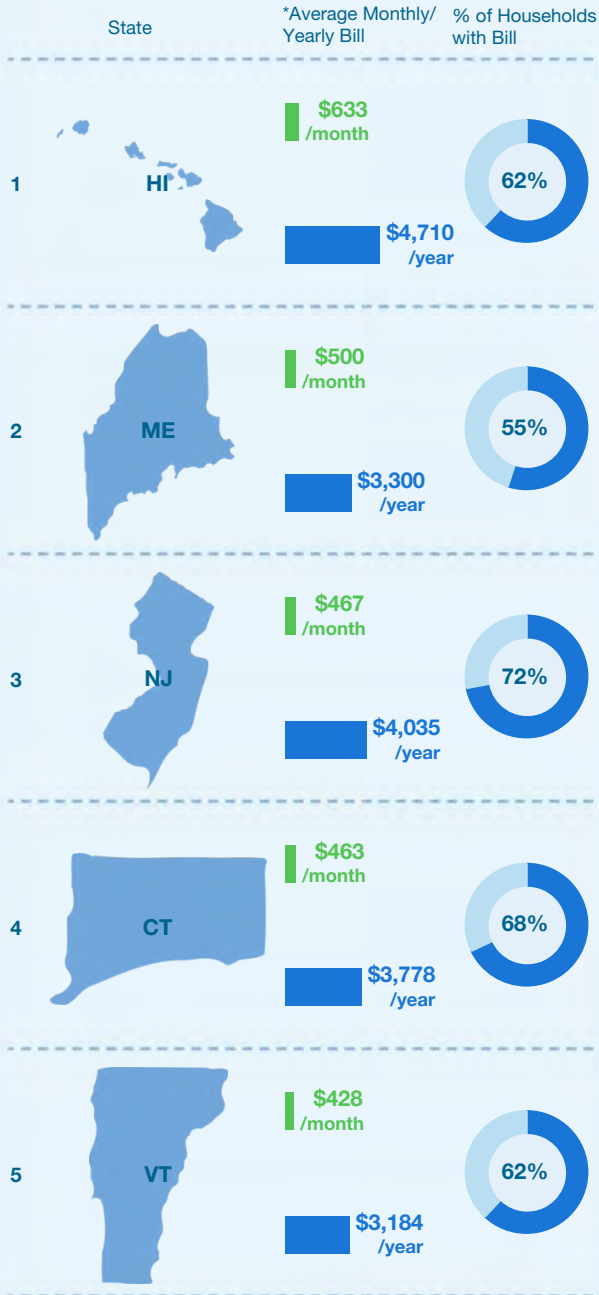
	City	Market Size (\$M)	Number of households in the area	
26	Oklahoma City	\$969	257,812	
27	Tampa	\$968	286,184	
28	Birmingham	\$936	201,876	
29	Albuquerque	\$928	257,469	
30	Saint Paul	\$920	296,977	
31	Atlanta	\$864	384,898	
32	Detroit	\$858	255,096	
33	Fort Lauderdale	\$849	306,949	
34	Baltimore	\$837	253,110	
35	Minneapolis	\$819	423,421	
36	El Paso	\$812	243,085	
37	Fort Worth	\$757	292,704	
38	Jacksonville	\$752	319,551	
39	Austin	\$751	382,370	
40	Charlotte	\$694	311,844	
41	Washington DC	\$680	266,707	
42	Omaha	\$668	203,128	
43	Orlando	\$668	322,023	
44	Kansas City	\$648	228,104	
45	Rochester	\$611	196,574	
46	Sacramento	\$601	281,295	
47	Dayton	\$573	200,079	
48	Memphis	\$543	265,247	
49	Colorado Springs	\$448	203,526	
50	Boston	\$184	64,609	

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Regional Utilities Bill Pay Comparison

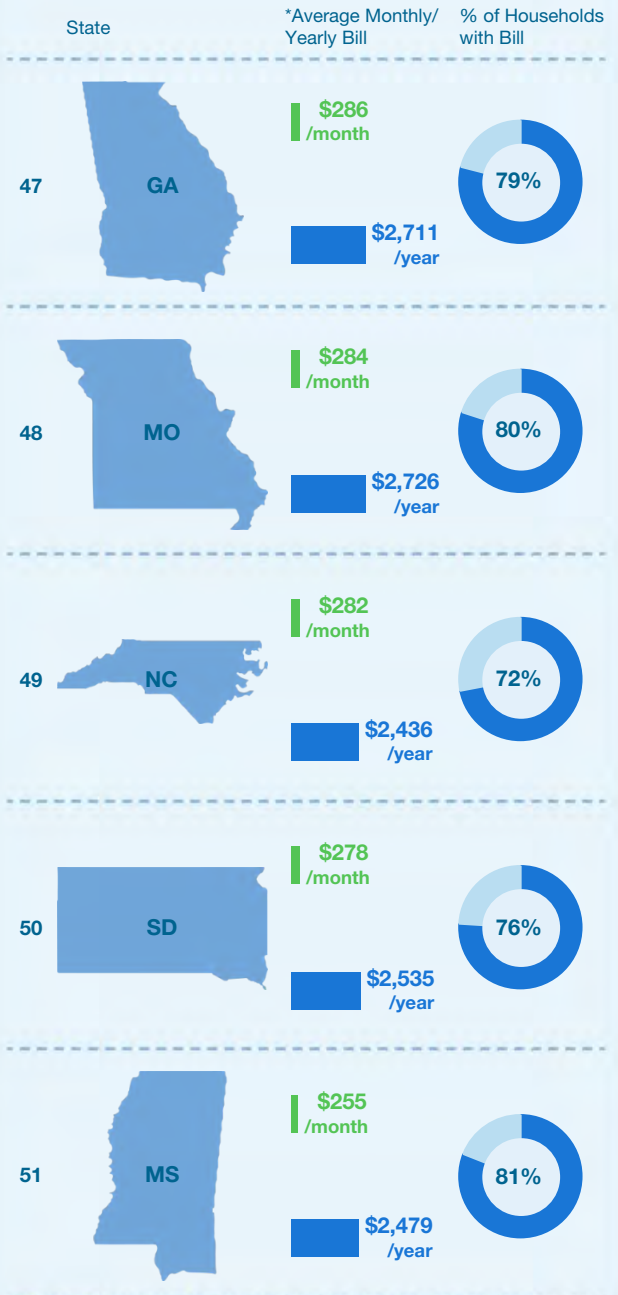
The Most and Least Expensive States for Utilities

Top 5 Most Expensive



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Top 5 Least Expensive







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The Most and Least Expensive Largest Cities for Utilities

(based on # of households)






Top 5 Most Expensive

City	*Average Monthly/Yearly Bill	% of Households with Bill
 Milwaukee	\$538 /month \$4,196 /year	65%
 New York	\$511 /month \$3,495 /year	57%
 Los Angeles	\$455 /month \$3,549 /year	65%
 Pittsburgh	\$439 /month \$4,320 /year	82%
 San Jose	\$439 /month \$3,635 /year	69%



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Top 5 Least Expensive

City	*Average Monthly/Yearly Bill	% of Households with Bill
 Charlotte	\$247 /month \$2,223 /year	75%
 Atlanta	\$240 /month \$2,246 /year	78%
 Austin	\$221 /month \$1,962 /year	74%
 Memphis	\$216 /month \$2,048 /year	79%
 Minneapolis	\$209 /month \$1,931 /year	77%



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Utilities Market/Spend Breakdown by State

Utilities Market/Spend by State

State	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$7,176	\$387	82%	\$3,808
2 Alaska	258,052	\$893	\$424	68%	\$3,460
3 Arizona	2,381,696	\$8,068	\$357	79%	\$3,384
4 Arkansas	1,147,095	\$3,386	\$315	78%	\$2,948
5 California	12,576,918	\$42,201	\$368	76%	\$3,356
6 Colorado	1,972,932	\$5,641	\$322	74%	\$2,859
7 Connecticut	1,371,087	\$5,184	\$463	68%	\$3,778
8 Delaware	342,294	\$990	\$313	77%	\$2,892
9 Florida	7,420,759	\$21,780	\$335	73%	\$2,935
10 Georgia	3,585,611	\$9,736	\$286	79%	\$2,711
11 Hawaii	455,338	\$2,143	\$633	62%	\$4,710
12 Idaho	579,206	\$1,807	\$321	81%	\$3,120
13 Illinois	4,836,947	\$15,013	\$340	76%	\$3,101
14 Indiana	2,502,149	\$7,302	\$300	81%	\$2,916
15 Iowa	1,221,816	\$3,937	\$331	81%	\$3,217
16 Kansas	1,112,105	\$3,946	\$361	82%	\$3,552
17 Kentucky	1,721,406	\$6,025	\$351	83%	\$3,496
18 Louisiana	1,728,134	\$5,078	\$310	79%	\$2,939
19 Maine	557,168	\$1,838	\$500	55%	\$3,300
20 Maryland	2,156,414	\$7,043	\$394	69%	\$3,262
21 Massachusetts	2,547,068	\$8,278	\$404	67%	\$3,248
22 Michigan	3,872,494	\$11,136	\$320	75%	\$2,880
23 Minnesota	2,087,300	\$5,527	\$294	75%	\$2,646
24 Mississippi	1,115,776	\$2,766	\$255	81%	\$2,479
25 Missouri	2,375,732	\$6,475	\$284	80%	\$2,726

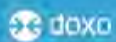


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Utilities Market/Spend by State (continued)

State	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$1,231	\$352	71%	\$2,999
27 Nebraska	721,277	\$2,233	\$331	78%	\$3,098
28 Nevada	1,006,477	\$2,840	\$290	81%	\$2,819
29 New Hampshire	519,023	\$1,322	\$386	55%	\$2,548
30 New Jersey	3,214,360	\$12,980	\$467	72%	\$4,035
31 New Mexico	790,552	\$2,640	\$357	78%	\$3,342
32 New York	7,317,755	\$22,926	\$384	68%	\$3,133
33 North Carolina	3,745,153	\$9,137	\$282	72%	\$2,436
34 North Dakota	280,782	\$787	\$344	68%	\$2,807
35 Ohio	4,602,999	\$17,138	\$369	84%	\$3,720
36 Oklahoma	1,460,555	\$4,939	\$348	81%	\$3,383
37 Oregon	1,518,988	\$5,158	\$363	78%	\$3,398
38 Pennsylvania	5,018,860	\$16,380	\$336	81%	\$3,266
39 Rhode Island	413,607	\$1,339	\$360	75%	\$3,240
40 South Carolina	1,801,181	\$5,025	\$298	78%	\$2,789
41 South Dakota	322,111	\$816	\$278	76%	\$2,535
42 Tennessee	2,492,121	\$6,677	\$294	76%	\$2,681
43 Texas	8,922,664	\$24,368	\$296	77%	\$2,735
44 Utah	877,481	\$2,686	\$293	87%	\$3,059
45 Vermont	256,442	\$817	\$428	62%	\$3,184
46 Virginia	3,056,144	\$9,426	\$334	77%	\$3,086
47 Washington	2,620,116	\$10,017	\$389	82%	\$3,828
48 Washington DC	266,707	\$675	\$293	72%	\$2,532
49 West Virginia	763,744	\$2,424	\$315	84%	\$3,175
50 Wisconsin	2,279,781	\$7,118	\$356	73%	\$3,119



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

Utilities Market/Spend by 50 Largest U.S. Cities

(based on # of households)

Utilities Market/Spend by 50 Largest U.S. Cities (based on # of households)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Albuquerque	257,469	\$928	\$380	79%	\$3,602
2 Atlanta	384,898	\$864	\$240	78%	\$2,246
3 Austin	382,370	\$751	\$221	74%	\$1,962
4 Baltimore	253,110	\$837	\$388	71%	\$3,306
5 Birmingham	201,876	\$936	\$439	88%	\$4,636
6 Boston	64,609	\$184	\$354	67%	\$2,846
7 Charlotte	311,844	\$694	\$247	75%	\$2,223
8 Chicago	1,040,151	\$2,933	\$412	57%	\$2,818
9 Cincinnati	332,932	\$1,037	\$320	81%	\$3,110
10 Cleveland	328,591	\$1,224	\$361	86%	\$3,726
11 Colorado Springs	203,526	\$448	\$258	71%	\$2,198
12 Columbus	329,101	\$1,304	\$403	82%	\$3,966
13 Dallas	481,042	\$1,353	\$304	77%	\$2,809
14 Dayton	200,079	\$573	\$271	88%	\$2,862
15 Denver	405,963	\$1,252	\$352	73%	\$3,084
16 Detroit	255,096	\$858	\$334	84%	\$3,367
17 El Paso	243,085	\$812	\$320	87%	\$3,341
18 Fort Lauderdale	306,949	\$849	\$303	76%	\$2,763
19 Fort Worth	292,704	\$757	\$273	79%	\$2,588
20 Houston	1,036,113	\$2,890	\$306	76%	\$2,791
21 Indianapolis	368,507	\$1,263	\$353	81%	\$3,431
22 Jacksonville	319,551	\$752	\$293	67%	\$2,356
23 Kansas City	228,104	\$648	\$296	80%	\$2,842
24 Las Vegas	523,424	\$1,489	\$282	84%	\$2,843
25 Los Angeles	821,015	\$2,913	\$455	65%	\$3,549

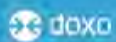


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Los Angeles	821,015	\$2,913	\$455	65%	\$3,549
27 Louisville	306,685	\$1,384	\$437	86%	\$4,510
28 Memphis	265,247	\$543	\$216	79%	\$2,048
29 Miami	597,148	\$1,837	\$372	69%	\$3,080
30 Milwaukee	325,271	\$1,366	\$538	65%	\$4,196
31 Minneapolis	423,421	\$819	\$209	77%	\$1,931
32 New York	760,488	\$2,660	\$511	57%	\$3,495
33 Oklahoma City	257,812	\$969	\$373	84%	\$3,760
34 Omaha	203,128	\$668	\$334	82%	\$3,287
35 Orlando	322,023	\$668	\$262	66%	\$2,075
36 Philadelphia	599,819	\$2,034	\$372	76%	\$3,393
37 Phoenix	468,278	\$1,992	\$438	81%	\$4,257
38 Pittsburgh	305,354	\$1,320	\$439	82%	\$4,320
39 Portland	351,771	\$1,426	\$417	81%	\$4,053
40 Rochester	196,574	\$611	\$332	78%	\$3,108
41 Sacramento	281,295	\$601	\$262	68%	\$2,138
42 Saint Louis	393,848	\$1,113	\$274	86%	\$2,828
43 Saint Paul	296,977	\$920	\$331	78%	\$3,098
44 San Antonio	567,207	\$1,460	\$275	78%	\$2,574
45 San Diego	460,080	\$1,007	\$261	70%	\$2,192
46 San Francisco	345,811	\$986	\$417	57%	\$2,852
47 San Jose	309,116	\$1,124	\$439	69%	\$3,635
48 Seattle	371,914	\$1,566	\$418	84%	\$4,213
49 Tampa	286,184	\$968	\$397	71%	\$3,382
50 Tucson	349,348	\$1,317	\$370	85%	\$3,774



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

Utilities Market/Spend by U.S. Cities

(with population of 40k+)

Utilities Market/Spend by U.S. Cities (with population of 40k+)

	City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1	Abilene, TX	46,527	\$129	\$297	78%	\$2,780
2	Akron, OH	113,678	\$394	\$348	83%	\$3,466
3	Albany, NY	63,464	\$251	\$445	74%	\$3,952
4	Albuquerque, NM	257,469	\$928	\$380	79%	\$3,602
5	Alexandria, VA	137,682	\$430	\$361	72%	\$3,119
6	Allentown, PA	61,819	\$184	\$311	80%	\$2,986
7	Alpharetta, GA	60,030	\$193	\$348	77%	\$3,216
8	Amarillo, TX	82,903	\$179	\$223	81%	\$2,168
9	Anaheim, CA	102,568	\$234	\$253	75%	\$2,277
10	Anchorage, AK	90,801	\$321	\$415	71%	\$3,536
11	Ann Arbor, MI	64,463	\$195	\$336	75%	\$3,024
12	Appleton, WI	46,703	\$171	\$424	72%	\$3,663
13	Arlington, TX	135,072	\$383	\$319	74%	\$2,833
14	Arlington, VA	98,253	\$159	\$187	72%	\$1,616
15	Arvada, CO	48,752	\$181	\$430	72%	\$3,715
16	Asheville, NC	52,723	\$106	\$247	68%	\$2,016
17	Astoria, NY	64,194	\$257	\$514	65%	\$4,009
18	Athens, GA	44,816	\$125	\$291	80%	\$2,794
19	Atlanta, GA	384,898	\$864	\$240	78%	\$2,246
20	Augusta, GA	79,120	\$226	\$297	80%	\$2,851
21	Aurora, CO	142,039	\$504	\$370	80%	\$3,552
22	Aurora, IL	65,112	\$256	\$368	89%	\$3,930
23	Austin, TX	382,370	\$751	\$221	74%	\$1,962
24	Bakersfield, CA	163,912	\$489	\$299	83%	\$2,978
25	Baltimore, MD	253,110	\$837	\$388	71%	\$3,306

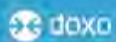


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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$665	\$479	77%	\$4,426
27 Beaumont, TX	51,082	\$159	\$324	80%	\$3,110
28 Beaverton, OR	70,528	\$341	\$474	85%	\$4,835
29 Bellevue, WA	53,635	\$264	\$604	68%	\$4,929
30 Bellingham, WA	48,856	\$153	\$383	68%	\$3,125
31 Bend, OR	43,272	\$130	\$305	82%	\$3,001
32 Berkeley, CA	48,584	\$231	\$551	72%	\$4,761
33 Bethlehem, PA	47,471	\$133	\$299	78%	\$2,799
34 Billings, MT	52,889	\$298	\$587	80%	\$5,635
35 Birmingham, AL	201,876	\$936	\$439	88%	\$4,636
36 Bloomington, IN	50,417	\$137	\$286	79%	\$2,711
37 Boca Raton, FL	92,147	\$317	\$422	68%	\$3,444
38 Boise, ID	95,967	\$273	\$266	89%	\$2,841
39 Boston, MA	64,609	\$184	\$354	67%	\$2,846
40 Bothell, WA	41,359	\$144	\$366	79%	\$3,470
41 Boulder, CO	51,579	\$110	\$243	73%	\$2,129
42 Bowling Green, KY	40,130	\$63	\$176	74%	\$1,563
43 Boynton Beach, FL	69,402	\$158	\$264	72%	\$2,281
44 Bradenton, FL	91,356	\$182	\$230	72%	\$1,987
45 Bridgeport, CT	51,248	\$230	\$444	84%	\$4,476
46 Broken Arrow, OK	42,894	\$143	\$316	88%	\$3,337
47 Bronx, NY	486,807	\$1,764	\$512	59%	\$3,625
48 Brooklyn, NY	916,856	\$3,005	\$479	57%	\$3,276
49 Brownsville, TX	54,806	\$142	\$295	73%	\$2,584
50 Buffalo, NY	242,667	\$769	\$303	87%	\$3,163

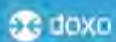


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$89	\$227	76%	\$2,070
52 Cambridge, MA	44,117	\$101	\$285	67%	\$2,291
53 Canton, OH	61,288	\$232	\$359	88%	\$3,791
54 Cape Coral, FL	61,755	\$199	\$372	72%	\$3,214
55 Carlsbad, CA	41,278	\$153	\$411	75%	\$3,699
56 Carrollton, TX	43,484	\$200	\$590	65%	\$4,602
57 Cary, NC	50,713	\$159	\$385	68%	\$3,142
58 Cedar Rapids, IA	56,172	\$193	\$337	85%	\$3,437
59 Chandler, AZ	96,908	\$317	\$355	77%	\$3,280
60 Charleston, SC	75,336	\$185	\$246	83%	\$2,450
61 Charleston, WV	42,540	\$138	\$318	85%	\$3,244
62 Charlotte, NC	311,844	\$694	\$247	75%	\$2,223
63 Charlottesville, VA	44,312	\$203	\$510	75%	\$4,590
64 Chattanooga, TN	84,051	\$243	\$365	66%	\$2,891
65 Chesapeake, VA	79,593	\$262	\$361	76%	\$3,292
66 Chicago, IL	1,040,151	\$2,933	\$412	57%	\$2,818
67 Chico, CA	42,638	\$130	\$319	80%	\$3,062
68 Chula Vista, CA	74,219	\$206	\$322	72%	\$2,782
69 Cincinnati, OH	332,932	\$1,037	\$320	81%	\$3,110
70 Clarksville, TN	56,999	\$171	\$321	78%	\$3,005
71 Clearwater, FL	75,980	\$187	\$302	68%	\$2,464
72 Cleveland, OH	328,591	\$1,224	\$361	86%	\$3,726
73 Clinton Township, MI	42,046	\$99	\$245	80%	\$2,352
74 Colorado Springs, CO	203,526	\$448	\$258	71%	\$2,198
75 Columbia, MO	55,099	\$156	\$314	75%	\$2,826



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
76 Columbia, SC	127,806	\$391	\$303	84%	\$3,054
77 Columbus, GA	69,559	\$148	\$240	74%	\$2,131
78 Columbus, OH	329,101	\$1,304	\$403	82%	\$3,966
79 Concord, CA	44,872	\$168	\$417	75%	\$3,753
80 Conroe, TX	45,568	\$160	\$390	75%	\$3,510
81 Corona, CA	66,724	\$241	\$349	86%	\$3,602
82 Corpus Christi, TX	113,186	\$329	\$331	73%	\$2,900
83 Costa Mesa, CA	40,296	\$78	\$200	80%	\$1,920
84 Cumming, GA	44,403	\$120	\$282	80%	\$2,707
85 Dallas, TX	481,042	\$1,353	\$304	77%	\$2,809
86 Davenport, IA	41,720	\$127	\$367	69%	\$3,039
87 Dayton, OH	200,079	\$573	\$271	88%	\$2,862
88 Daytona Beach, FL	43,566	\$104	\$263	76%	\$2,399
89 Decatur, GA	66,251	\$206	\$313	83%	\$3,117
90 Delray Beach, FL	53,914	\$143	\$320	69%	\$2,650
91 Denton, TX	51,697	\$165	\$365	73%	\$3,197
92 Denver, CO	405,963	\$1,252	\$352	73%	\$3,084
93 Des Moines, IA	84,389	\$311	\$358	86%	\$3,695
94 Detroit, MI	255,096	\$858	\$334	84%	\$3,367
95 Duluth, MN	47,284	\$148	\$361	72%	\$3,119
96 Durham, NC	103,837	\$236	\$246	77%	\$2,273
97 Edmond, OK	53,091	\$253	\$497	80%	\$4,771
98 El Cajon, CA	57,752	\$182	\$376	70%	\$3,158
99 El Paso, TX	243,085	\$812	\$320	87%	\$3,341
100 Elk Grove, CA	50,299	\$153	\$342	74%	\$3,037



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$138	\$379	72%	\$3,275
102 Erie, PA	75,871	\$373	\$477	86%	\$4,923
103 Escondido, CA	55,176	\$172	\$388	67%	\$3,120
104 Eugene, OR	80,574	\$211	\$307	71%	\$2,616
105 Evansville, IN	75,667	\$354	\$459	85%	\$4,682
106 Everett, WA	65,085	\$187	\$275	87%	\$2,871
107 Fairfax, VA	55,388	\$180	\$382	71%	\$3,255
108 Falls Church, VA	43,926	\$144	\$379	72%	\$3,275
109 Fargo, ND	47,589	\$98	\$260	66%	\$2,059
110 Fayetteville, NC	95,271	\$239	\$361	58%	\$2,513
111 Flint, MI	65,019	\$217	\$348	80%	\$3,341
112 Florissant, MO	42,623	\$118	\$252	92%	\$2,782
113 Flushing, NY	77,309	\$393	\$573	74%	\$5,088
114 Fontana, CA	54,330	\$219	\$374	90%	\$4,039
115 Fort Collins, CO	70,063	\$114	\$178	76%	\$1,623
116 Fort Lauderdale, FL	306,949	\$849	\$303	76%	\$2,763
117 Fort Myers, FL	95,960	\$255	\$369	60%	\$2,657
118 Fort Wayne, IN	120,138	\$453	\$425	74%	\$3,774
119 Fort Worth, TX	292,704	\$757	\$273	79%	\$2,588
120 Frederick, MD	45,427	\$100	\$229	80%	\$2,198
121 Fredericksburg, VA	54,809	\$199	\$389	78%	\$3,641
122 Fremont, CA	71,013	\$258	\$399	76%	\$3,639
123 Fresno, CA	182,779	\$578	\$351	75%	\$3,159
124 Frisco, TX	40,964	\$140	\$356	80%	\$3,418
125 Fullerton, CA	45,163	\$136	\$317	79%	\$3,005

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

Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$166	\$293	59%	\$2,074
127 Gaithersburg, MD	46,442	\$163	\$413	71%	\$3,519
128 Garden Grove, CA	46,801	\$164	\$379	77%	\$3,502
129 Garland, TX	75,703	\$170	\$234	80%	\$2,246
130 Gilbert, AZ	70,090	\$174	\$279	74%	\$2,478
131 Glendale, AZ	98,219	\$324	\$372	74%	\$3,303
132 Glendale, CA	65,443	\$250	\$425	75%	\$3,825
133 Grand Junction, CO	41,431	\$110	\$269	82%	\$2,647
134 Grand Prairie, TX	57,749	\$184	\$337	79%	\$3,195
135 Grand Rapids, MI	134,945	\$267	\$220	75%	\$1,980
136 Green Bay, WI	72,193	\$318	\$489	75%	\$4,401
137 Greensboro, NC	125,993	\$271	\$239	75%	\$2,151
138 Greenville, NC	44,250	\$136	\$383	67%	\$3,079
139 Greenville, SC	81,983	\$239	\$297	82%	\$2,922
140 Hamilton, OH	49,236	\$105	\$241	74%	\$2,140
141 Hampton, VA	54,206	\$190	\$325	90%	\$3,510
142 Harrisburg, PA	69,235	\$204	\$273	90%	\$2,948
143 Hartford, CT	45,370	\$186	\$524	65%	\$4,087
144 Hayward, CA	55,833	\$212	\$416	76%	\$3,794
145 Hemet, CA	43,404	\$146	\$318	88%	\$3,358
146 Henderson, NV	103,938	\$303	\$307	79%	\$2,910
147 Henrico, VA	75,351	\$201	\$308	72%	\$2,661
148 Hialeah, FL	111,174	\$420	\$426	74%	\$3,783
149 High Point, NC	45,645	\$120	\$304	72%	\$2,627
150 Hollywood, FL	154,790	\$571	\$410	75%	\$3,690

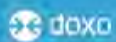


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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
151 Homestead, FL	45,955	\$137	\$328	76%	\$2,991
152 Honolulu, HI	151,980	\$634	\$644	54%	\$4,173
153 Houston, TX	1,036,113	\$2,890	\$306	76%	\$2,791
154 Humble, TX	42,767	\$134	\$369	71%	\$3,144
155 Huntington Beach, CA	74,397	\$179	\$260	77%	\$2,402
156 Huntsville, AL	80,270	\$140	\$221	66%	\$1,750
157 Hyattsville, MD	49,521	\$261	\$646	68%	\$5,271
158 Independence, MO	51,139	\$131	\$270	79%	\$2,560
159 Indianapolis, IN	368,507	\$1,263	\$353	81%	\$3,431
160 Inglewood, CA	42,436	\$135	\$341	78%	\$3,192
161 Irvine, CA	78,996	\$284	\$374	80%	\$3,590
162 Irving, TX	83,092	\$259	\$316	82%	\$3,109
163 Jackson, MS	65,284	\$162	\$243	85%	\$2,479
164 Jacksonville, FL	319,551	\$752	\$293	67%	\$2,356
165 Jamaica, NY	71,999	\$288	\$513	65%	\$4,001
166 Jersey City, NJ	96,828	\$277	\$385	62%	\$2,864
167 Joliet, IL	44,247	\$138	\$357	73%	\$3,127
168 Kalamazoo, MI	64,188	\$225	\$365	80%	\$3,504
169 Kansas City, KS	55,588	\$250	\$481	78%	\$4,502
170 Kansas City, MO	228,104	\$648	\$296	80%	\$2,842
171 Katy, TX	78,737	\$193	\$288	71%	\$2,454
172 Kenosha, WI	42,607	\$124	\$304	80%	\$2,918
173 Kent, WA	52,632	\$216	\$411	83%	\$4,094
174 Killeen, TX	50,140	\$113	\$265	71%	\$2,258
175 Kissimmee, FL	76,049	\$161	\$245	72%	\$2,117



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$339	\$286	65%	\$2,231
177 Lafayette, LA	61,230	\$145	\$263	75%	\$2,367
178 Lake Charles, LA	48,024	\$133	\$277	83%	\$2,759
179 Lake Worth, FL	68,705	\$190	\$299	77%	\$2,763
180 Lakeland, FL	91,873	\$296	\$395	68%	\$3,223
181 Lancaster, CA	55,674	\$263	\$469	84%	\$4,728
182 Lancaster, PA	64,110	\$192	\$316	79%	\$2,996
183 Lansing, MI	69,602	\$145	\$240	72%	\$2,074
184 Laredo, TX	66,620	\$156	\$267	73%	\$2,339
185 Largo, FL	49,129	\$87	\$214	69%	\$1,772
186 Las Cruces, NM	55,710	\$155	\$318	73%	\$2,786
187 Las Vegas, NV	523,424	\$1,489	\$282	84%	\$2,843
188 Lawrenceville, GA	74,070	\$156	\$205	86%	\$2,116
189 Lewisville, TX	41,884	\$147	\$402	73%	\$3,522
190 Lexington, KY	123,494	\$492	\$395	84%	\$3,982
191 Lincoln, NE	106,408	\$285	\$319	70%	\$2,680
192 Little Rock, AR	89,906	\$371	\$435	79%	\$4,124
193 Littleton, CO	116,253	\$352	\$365	69%	\$3,022
194 Long Beach, CA	166,308	\$482	\$350	69%	\$2,898
195 Longmont, CO	44,469	\$88	\$218	76%	\$1,988
196 Los Angeles, CA	821,015	\$2,913	\$455	65%	\$3,549
197 Louisville, KY	306,685	\$1,384	\$437	86%	\$4,510
198 Lubbock, TX	96,888	\$244	\$362	58%	\$2,520
199 Macon, GA	64,138	\$179	\$291	80%	\$2,794
200 Madison, WI	119,823	\$338	\$280	84%	\$2,822



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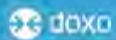
Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$114	\$255	84%	\$2,570
202 Manchester, NH	46,891	\$114	\$302	67%	\$2,428
203 Marietta, GA	112,699	\$319	\$307	77%	\$2,837
204 McAllen, TX	42,109	\$129	\$331	77%	\$3,058
205 McKinney, TX	49,561	\$114	\$263	73%	\$2,304
206 Melbourne, FL	60,998	\$112	\$222	69%	\$1,838
207 Memphis, TN	265,247	\$543	\$216	79%	\$2,048
208 Mesa, AZ	182,732	\$384	\$243	72%	\$2,100
209 Mesquite, TX	48,569	\$177	\$375	81%	\$3,645
210 Metairie, LA	59,380	\$207	\$350	83%	\$3,486
211 Miami Beach, FL	57,465	\$151	\$328	67%	\$2,637
212 Miami, FL	597,148	\$1,837	\$372	69%	\$3,080
213 Midland, TX	49,746	\$115	\$280	69%	\$2,318
214 Milwaukee, WI	325,271	\$1,366	\$538	65%	\$4,196
215 Minneapolis, MN	423,421	\$819	\$209	77%	\$1,931
216 Mission, TX	45,515	\$155	\$374	76%	\$3,411
217 Mobile, AL	106,874	\$427	\$382	87%	\$3,988
218 Modesto, CA	84,626	\$201	\$267	74%	\$2,371
219 Montgomery, AL	84,239	\$348	\$391	88%	\$4,129
220 Moreno Valley, CA	51,779	\$257	\$450	92%	\$4,968
221 Murfreesboro, TN	59,453	\$132	\$247	75%	\$2,223
222 Muskegon, MI	49,354	\$138	\$310	75%	\$2,790
223 Myrtle Beach, SC	50,483	\$118	\$286	68%	\$2,334
224 Naperville, IL	56,771	\$171	\$339	74%	\$3,010
225 Naples, FL	117,290	\$324	\$365	63%	\$2,759

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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$492	\$348	66%	\$2,756
227 New Haven, CT	48,330	\$247	\$591	72%	\$5,106
228 New Orleans, LA	159,787	\$734	\$467	82%	\$4,595
229 New Port Richey, FL	49,892	\$106	\$256	69%	\$2,120
230 New York, NY	760,488	\$2,660	\$511	57%	\$3,495
231 Newark, DE	50,290	\$180	\$360	83%	\$3,586
232 Newark, NJ	94,631	\$358	\$471	67%	\$3,787
233 Newport News, VA	71,532	\$271	\$347	91%	\$3,789
234 Norfolk, VA	86,485	\$260	\$321	78%	\$3,005
235 Norman, OK	45,718	\$138	\$296	85%	\$3,019
236 North Hollywood, CA	55,507	\$144	\$278	78%	\$2,602
237 North Las Vegas, NV	65,737	\$191	\$292	83%	\$2,908
238 Oakland, CA	149,394	\$789	\$638	69%	\$5,283
239 Ocala, FL	83,518	\$253	\$345	73%	\$3,022
240 Oceanside, CA	64,948	\$169	\$320	68%	\$2,611
241 Odessa, TX	48,884	\$145	\$349	71%	\$2,973
242 Ogden, UT	63,895	\$202	\$314	84%	\$3,165
243 Oklahoma City, OK	257,812	\$969	\$373	84%	\$3,760
244 Olathe, KS	45,895	\$125	\$277	82%	\$2,726
245 Olympia, WA	67,951	\$222	\$378	72%	\$3,266
246 Omaha, NE	203,128	\$668	\$334	82%	\$3,287
247 Ontario, CA	45,662	\$124	\$266	85%	\$2,713
248 Orange, CA	44,667	\$123	\$280	82%	\$2,755
249 Orlando, FL	322,023	\$668	\$262	66%	\$2,075
250 Overland Park, KS	69,523	\$319	\$479	80%	\$4,598



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	53,531	\$204	\$434	73%	\$3,802
252 Palm Bay, FL	40,151	\$119	\$334	74%	\$2,966
253 Palmdale, CA	48,499	\$215	\$430	86%	\$4,438
254 Panama City, FL	47,297	\$176	\$408	76%	\$3,721
255 Pasadena, CA	61,247	\$303	\$522	79%	\$4,949
256 Pasadena, TX	46,761	\$121	\$287	75%	\$2,583
257 Paterson, NJ	44,329	\$161	\$466	65%	\$3,635
258 Pensacola, FL	100,607	\$330	\$350	78%	\$3,276
259 Peoria, AZ	58,438	\$228	\$422	77%	\$3,899
260 Peoria, IL	55,953	\$182	\$367	74%	\$3,259
261 Philadelphia, PA	599,819	\$2,034	\$372	76%	\$3,393
262 Phoenix, AZ	468,278	\$1,992	\$438	81%	\$4,257
263 Pittsburgh, PA	305,354	\$1,320	\$439	82%	\$4,320
264 Plano, TX	104,361	\$412	\$422	78%	\$3,950
265 Pompano Beach, FL	132,205	\$425	\$388	69%	\$3,213
266 Port Saint Lucie, FL	69,266	\$175	\$257	82%	\$2,529
267 Portland, OR	351,771	\$1,426	\$417	81%	\$4,053
268 Providence, RI	74,254	\$305	\$468	73%	\$4,100
269 Pueblo, CO	60,063	\$174	\$322	75%	\$2,898
270 Puyallup, WA	47,891	\$140	\$281	87%	\$2,934
271 Quincy, MA	40,658	\$116	\$336	71%	\$2,863
272 Racine, WI	50,405	\$202	\$433	77%	\$4,001
273 Raleigh, NC	194,292	\$513	\$338	65%	\$2,636
274 Rancho Cucamonga, CA	54,429	\$199	\$363	84%	\$3,659
275 Reading, PA	80,195	\$332	\$507	68%	\$4,137



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$107	\$278	72%	\$2,402
277 Reno, NV	110,456	\$263	\$284	70%	\$2,386
278 Renton, WA	54,676	\$223	\$466	73%	\$4,082
279 Richmond, VA	150,747	\$656	\$448	81%	\$4,355
280 Riverside, CA	103,707	\$277	\$328	68%	\$2,676
281 Roanoke, VA	70,815	\$236	\$327	85%	\$3,335
282 Rochester, MN	47,084	\$106	\$261	72%	\$2,255
283 Rochester, NY	196,574	\$611	\$332	78%	\$3,108
284 Rock Hill, SC	41,750	\$90	\$246	73%	\$2,155
285 Rockford, IL	74,712	\$268	\$374	80%	\$3,590
286 Rockville, MD	51,224	\$170	\$414	67%	\$3,329
287 Roseville, CA	46,450	\$77	\$195	71%	\$1,661
288 Round Rock, TX	48,007	\$116	\$256	79%	\$2,427
289 Sacramento, CA	281,295	\$601	\$262	68%	\$2,138
290 Saginaw, MI	54,545	\$218	\$406	82%	\$3,995
291 Saint Augustine, FL	45,104	\$74	\$215	64%	\$1,651
292 Saint Charles, MO	52,338	\$119	\$231	82%	\$2,273
293 Saint Louis, MO	393,848	\$1,113	\$274	86%	\$2,828
294 Saint Paul, MN	296,977	\$920	\$331	78%	\$3,098
295 Saint Petersburg, FL	157,379	\$339	\$268	67%	\$2,155
296 Salem, OR	91,679	\$318	\$344	84%	\$3,468
297 Salinas, CA	51,070	\$169	\$324	85%	\$3,305
298 Salt Lake City, UT	174,991	\$471	\$274	82%	\$2,696
299 San Angelo, TX	40,757	\$82	\$224	75%	\$2,016
300 San Antonio, TX	567,207	\$1,460	\$275	78%	\$2,574

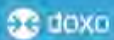


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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
301 San Bernardino, CA	65,285	\$261	\$402	83%	\$4,004
302 San Diego, CA	460,080	\$1,007	\$261	70%	\$2,192
303 San Francisco, CA	345,811	\$986	\$417	57%	\$2,852
304 San Jose, CA	309,116	\$1,124	\$439	69%	\$3,635
305 San Mateo, CA	51,674	\$164	\$361	73%	\$3,162
306 Santa Ana, CA	81,168	\$205	\$277	76%	\$2,526
307 Santa Barbara, CA	52,151	\$177	\$404	70%	\$3,394
308 Santa Clara, CA	42,768	\$60	\$176	66%	\$1,394
309 Santa Fe, NM	53,265	\$184	\$400	72%	\$3,456
310 Santa Monica, CA	47,924	\$163	\$373	76%	\$3,402
311 Santa Rosa, CA	78,686	\$248	\$371	71%	\$3,161
312 Sarasota, FL	106,736	\$208	\$250	65%	\$1,950
313 Savannah, GA	89,149	\$280	\$359	73%	\$3,145
314 Schenectady, NY	65,997	\$341	\$532	81%	\$5,171
315 Scottsdale, AZ	121,031	\$543	\$550	68%	\$4,488
316 Scranton, PA	40,609	\$113	\$275	84%	\$2,772
317 Seattle, WA	371,914	\$1,566	\$418	84%	\$4,213
318 Shreveport, LA	91,956	\$273	\$309	80%	\$2,966
319 Silver Spring, MD	103,567	\$327	\$342	77%	\$3,160
320 Simi Valley, CA	42,183	\$197	\$464	84%	\$4,677
321 Sioux Falls, SD	64,311	\$152	\$294	67%	\$2,364
322 South Bend, IN	57,903	\$166	\$284	84%	\$2,863
323 Sparks, NV	40,452	\$103	\$283	75%	\$2,547
324 Spartanburg, SC	42,423	\$123	\$340	71%	\$2,897
325 Spokane, WA	140,579	\$464	\$372	74%	\$3,303



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

Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
326 Spring Hill, FL	47,410	\$124	\$329	66%	\$2,606
327 Spring, TX	110,748	\$323	\$320	76%	\$2,918
328 Springfield, IL	61,813	\$174	\$330	71%	\$2,812
329 Springfield, MA	53,235	\$194	\$433	70%	\$3,637
330 Springfield, MO	93,068	\$250	\$295	76%	\$2,690
331 Springfield, OH	40,995	\$152	\$368	84%	\$3,709
332 Stamford, CT	47,292	\$137	\$306	79%	\$2,901
333 Staten Island, NY	165,516	\$595	\$454	66%	\$3,596
334 Sterling Heights, MI	49,441	\$140	\$292	81%	\$2,838
335 Stockton, CA	111,246	\$392	\$386	76%	\$3,520
336 Stone Mountain, GA	41,352	\$117	\$290	81%	\$2,819
337 Sugar Land, TX	48,029	\$232	\$530	76%	\$4,834
338 Summerville, SC	41,543	\$147	\$416	71%	\$3,544
339 Sunnyvale, CA	53,530	\$93	\$205	71%	\$1,747
340 Surprise, AZ	44,111	\$180	\$459	74%	\$4,076
341 Syracuse, NY	92,087	\$290	\$328	80%	\$3,149
342 Tacoma, WA	119,941	\$263	\$232	79%	\$2,199
343 Tallahassee, FL	110,940	\$235	\$333	53%	\$2,118
344 Tampa, FL	286,184	\$968	\$397	71%	\$3,382
345 Tempe, AZ	67,319	\$224	\$385	72%	\$3,326
346 Toledo, OH	131,713	\$490	\$398	78%	\$3,725
347 Toms River, NJ	50,677	\$238	\$529	74%	\$4,698
348 Topeka, KS	67,150	\$311	\$470	82%	\$4,625
349 Torrance, CA	63,334	\$196	\$308	84%	\$3,105
350 Trenton, NJ	75,881	\$343	\$423	89%	\$4,518



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Utilities Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$M)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Tucson, AZ	349,348	\$1,317	\$370	85%	\$3,774
352 Tulsa, OK	171,919	\$711	\$387	89%	\$4,133
353 Tuscaloosa, AL	44,615	\$159	\$390	76%	\$3,557
354 Tyler, TX	54,727	\$161	\$322	76%	\$2,937
355 Vallejo, CA	41,597	\$213	\$527	81%	\$5,122
356 Van Nuys, CA	56,855	\$145	\$272	78%	\$2,546
357 Vancouver, WA	115,146	\$300	\$275	79%	\$2,607
358 Ventura, CA	42,565	\$150	\$363	81%	\$3,528
359 Vero Beach, FL	47,009	\$101	\$249	72%	\$2,151
360 Virginia Beach, VA	165,089	\$490	\$294	84%	\$2,964
361 Visalia, CA	46,399	\$230	\$464	89%	\$4,956
362 Waco, TX	54,771	\$150	\$312	73%	\$2,733
363 Warren, MI	53,442	\$146	\$261	87%	\$2,725
364 Waterbury, CT	42,755	\$164	\$464	69%	\$3,842
365 West Palm Beach, FL	131,261	\$358	\$320	71%	\$2,726
366 Whittier, CA	56,887	\$190	\$344	81%	\$3,344
367 Wichita Falls, TX	41,191	\$76	\$204	75%	\$1,836
368 Wichita, KS	161,719	\$599	\$359	86%	\$3,705
369 Wilmington, DE	87,667	\$265	\$341	74%	\$3,028
370 Wilmington, NC	78,939	\$188	\$301	66%	\$2,384
371 Winston Salem, NC	101,067	\$205	\$235	72%	\$2,030
372 Woodbridge, VA	60,426	\$176	\$332	73%	\$2,908
373 Worcester, MA	68,744	\$150	\$260	70%	\$2,184
374 Yakima, WA	45,991	\$204	\$441	84%	\$4,445
375 Yonkers, NY	66,496	\$283	\$529	67%	\$4,253
376 York, PA	67,941	\$256	\$361	87%	\$3,769
377 Youngstown, OH	68,664	\$262	\$370	86%	\$3,818
378 Ypsilanti, MI	40,145	\$103	\$255	84%	\$2,570
379 Yuma, AZ	51,038	\$157	\$337	76%	\$3,073



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About doxo

doxo delivers innovation that transforms the bill pay experience for consumers, billers and financial technology providers.

For over 8M consumers, doxo's all-in-one bill pay makes it simple to organize and pay any bill on any device through a secure checkout. For billers, doxo's network-driven platform enables online and mobile payments with a ridiculously simple integration, radically lower costs, and game-changing features that are unavailable with legacy bill pay vendors. For fintech partners, doxo delivers financial innovations to consumers across 97% of US Zip Codes, paying from more than 5,000 financial institutions to over 120,000 billers in 45+ service categories. For employees, doxo is a creative, ever-learning team that is passionate about building fintech tools that dramatically improve the bill pay experience. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$4T of US Household spend.

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