



# U.S. Auto Loan Market Size and Household Spending Report

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United States of Bill Pay  
doxoINSIGHTS Report 2023



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

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## About doxoINSIGHTS

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

# 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.

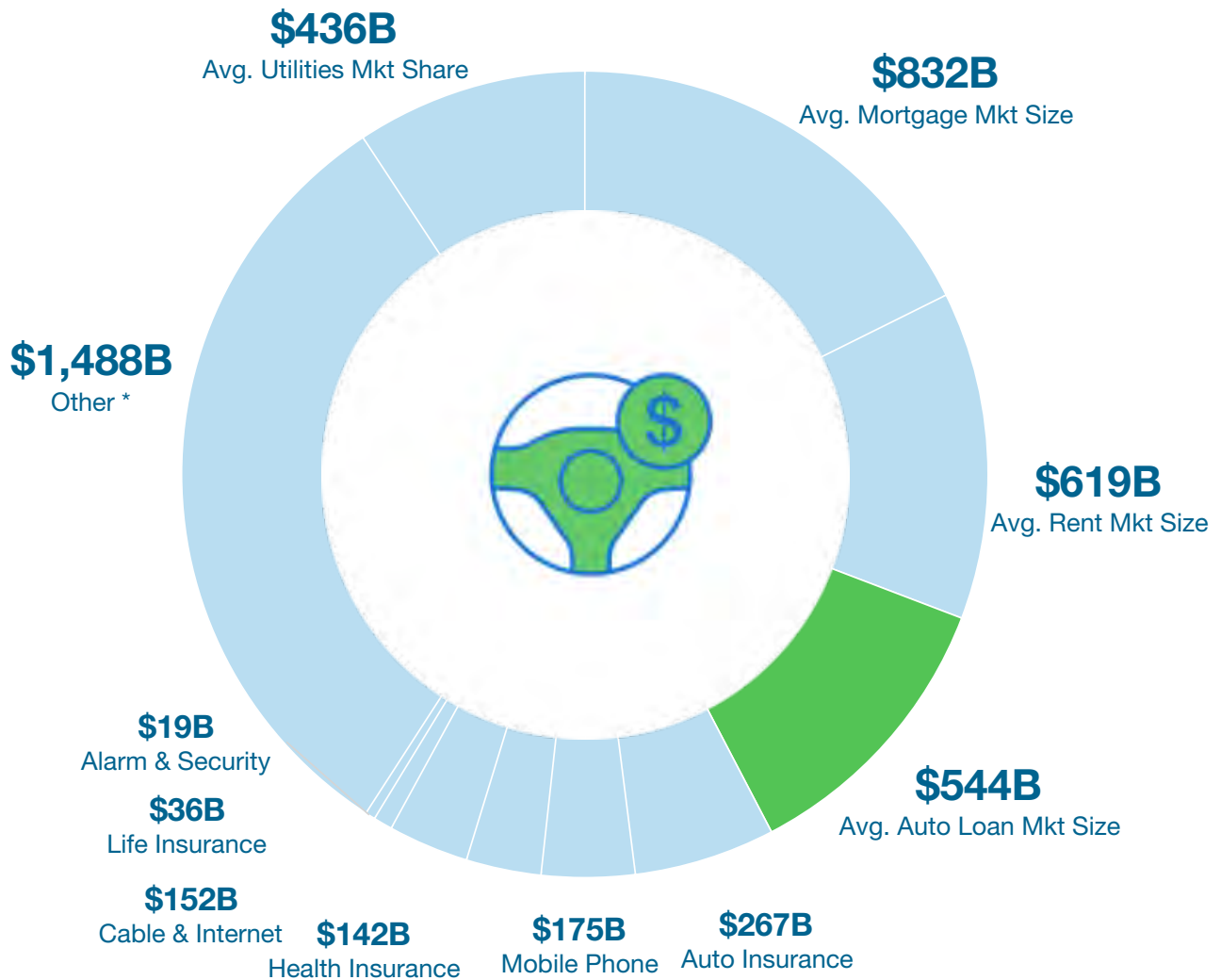
## All payment funding sources

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

doxoINSIGHTS provides a comprehensive look into the household bill pay industry, with a deep dive into category size and average spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the 10 most common household bills. For more information about doxoINSIGHTS visit [www.doxo.com/insights](http://www.doxo.com/insights).

## Bill Pay Market Size (in billions)

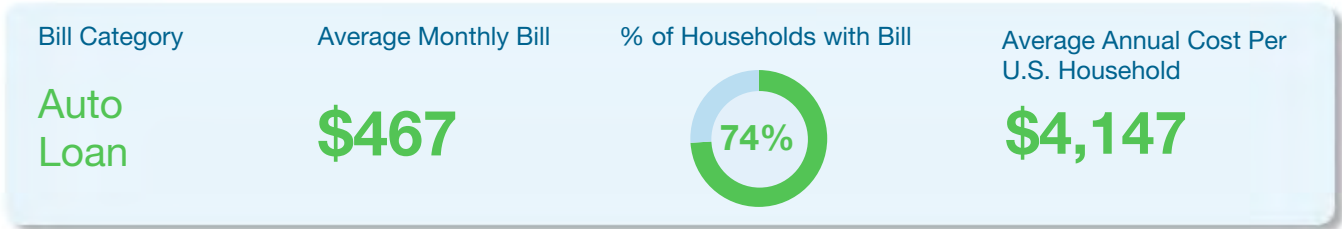
While the total market size for U.S. household bills is \$3.87 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.22 trillion annually. This report focuses on the \$544 billion Auto Loan category.













Auto Loan bills account for **17%** of the **\$3.22** trillion spent on household bills per year.

\*Other includes credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

The average U.S. household spends **\$467** a month on Auto Loans



Auto Loans amount to **\$4,147** 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%	<b>\$6,337</b>
Rent	 \$1,191	 33%	<b>\$4,716</b>
<b>Auto Loan</b>	 <b>\$467</b>	 <b>74%</b>	<b>\$4,147</b>
Utilities	 \$351	 79%	<b>\$3,327</b>
Auto Ins	 \$207	 82%	<b>\$2,037</b>
Health Ins	 \$120	 75%	<b>\$1,080</b>
Cable And Satellite	 \$118	 82%	<b>\$1,161</b>
Mobile Phone	 \$119	 94%	<b>\$1,342</b>
Alarm And Security	 \$84	 14%	<b>\$141</b>
Life Ins	 \$89	 26%	<b>\$277</b>

\*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.

## Auto Loan Market Snapshot

Total Auto Loan Market Size

**\$544B**

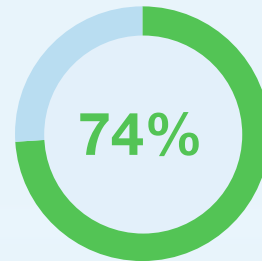
Average Annual Cost Per U.S. Household

**\$4,147\***

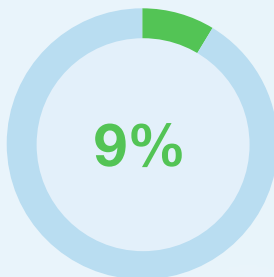
Average monthly household bill

**\$467**

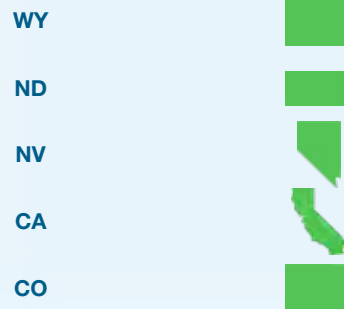
Percent of households with Auto Loans



Percent of annual income



Most expensive states for Auto Loan



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

# Auto Loan Bill Pay Market Size

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## Auto Loan Bill Pay Market Size by State

	State	Market Size (\$B)	# Households	
1	California	\$56.25	12,576,918	
2	Texas	\$42.26	8,922,664	
3	Florida	\$31.92	7,420,759	
4	New York	\$31.55	7,317,755	
5	North Carolina	\$18.10	3,745,153	
6	Illinois	\$17.17	4,836,947	
7	Pennsylvania	\$17.11	5,018,860	
8	Ohio	\$16.02	4,602,999	
9	Georgia	\$15.56	3,585,611	
10	Michigan	\$14.82	3,872,494	
11	New Jersey	\$14.22	3,214,360	
12	Virginia	\$12.27	3,056,144	
13	Massachusetts	\$11.49	2,547,068	
14	Tennessee	\$10.73	2,492,121	
15	Wisconsin	\$10.41	2,279,781	
16	Washington	\$9.75	2,620,116	
17	Arizona	\$9.38	2,381,696	
18	Indiana	\$9.16	2,502,149	
19	Missouri	\$8.91	2,375,732	
20	Maryland	\$8.88	2,156,414	
21	Louisiana	\$8.72	1,728,134	
22	Minnesota	\$8.62	2,087,300	
23	Alabama	\$8.44	1,883,727	
24	Colorado	\$8.39	1,972,932	
25	South Carolina	\$7.49	1,801,181	

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	State	Market Size (\$B)	# Households	
26	Kentucky	\$6.04	1,721,406	
27	Oklahoma	\$5.73	1,460,555	
28	Oregon	\$5.25	1,518,988	
29	Connecticut	\$5.21	1,371,087	
30	Iowa	\$4.94	1,221,816	
31	Arkansas	\$4.87	1,147,095	
32	Mississippi	\$4.75	1,115,776	
33	Nevada	\$4.38	1,006,477	
34	Utah	\$3.94	877,481	
35	Kansas	\$3.84	1,112,105	
36	New Mexico	\$3.54	790,552	
37	West Virginia	\$2.91	763,744	
38	Idaho	\$2.66	579,206	
39	Maine	\$2.48	557,168	
40	Nebraska	\$2.43	721,277	
41	Hawaii	\$2.19	455,338	
42	New Hampshire	\$2.16	519,023	
43	Montana	\$2.13	409,869	
44	Rhode Island	\$1.79	413,607	
45	North Dakota	\$1.39	280,782	
46	Delaware	\$1.31	342,294	
47	Alaska	\$1.30	258,052	
48	Wyoming	\$1.28	226,944	
49	South Dakota	\$1.27	322,111	
50	Washington DC	\$0.98	266,707	

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### Auto Loan Bill Pay Market Size by Top 50 U.S. City (based on # of households)

	CBSA	Market Size (\$B)	Number of households in the area	
1	Houston	\$4.89	1,036,113	
2	Los Angeles	\$3.99	821,015	
3	New York	\$3.62	760,488	
4	Miami	\$3.18	597,148	
5	Chicago	\$3.10	1,040,151	
6	Las Vegas	\$2.63	523,424	
7	Philadelphia	\$2.53	599,819	
8	San Antonio	\$2.44	567,207	
9	Dallas	\$2.32	481,042	
10	Phoenix	\$2.10	468,278	
11	Austin	\$2.04	382,370	
12	San Diego	\$1.91	460,080	
13	Denver	\$1.72	405,963	
14	San Jose	\$1.64	309,116	
15	Indianapolis	\$1.54	368,507	
16	Milwaukee	\$1.45	325,271	
17	Minneapolis	\$1.42	423,421	
18	Atlanta	\$1.39	384,898	
19	Jacksonville	\$1.36	319,551	
20	Sacramento	\$1.29	281,295	
21	Saint Louis	\$1.27	393,848	
22	Fort Lauderdale	\$1.27	306,949	
23	Charlotte	\$1.25	311,844	
24	Fort Worth	\$1.25	292,704	
25	Orlando	\$1.22	322,023	

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	CBSA	Market Size (\$B)	Number of households in the area	
26	Saint Paul	\$1.21	296,977	
27	Cincinnati	\$1.21	332,932	
28	Seattle	\$1.20	371,914	
29	El Paso	\$1.19	243,085	
30	Tampa	\$1.17	286,184	
31	Portland	\$1.16	351,771	
32	Tucson	\$1.16	349,348	
33	Memphis	\$1.12	265,247	
34	Columbus	\$1.11	329,101	
35	Louisville	\$1.07	306,685	
36	Cleveland	\$1.05	328,591	
37	Baltimore	\$1.04	253,110	
38	Pittsburgh	\$1.02	305,354	
39	Washington DC	\$0.98	266,707	
40	Oklahoma City	\$0.96	257,812	
41	Detroit	\$0.96	255,096	
42	San Francisco	\$0.90	345,811	
43	Albuquerque	\$0.84	257,469	
44	Kansas City	\$0.83	228,104	
45	Colorado Springs	\$0.80	203,526	
46	Omaha	\$0.80	203,128	
47	Dayton	\$0.79	200,079	
48	Boston	\$0.73	64,609	
49	Birmingham	\$0.69	201,876	
50	Rochester	\$0.63	196,574	

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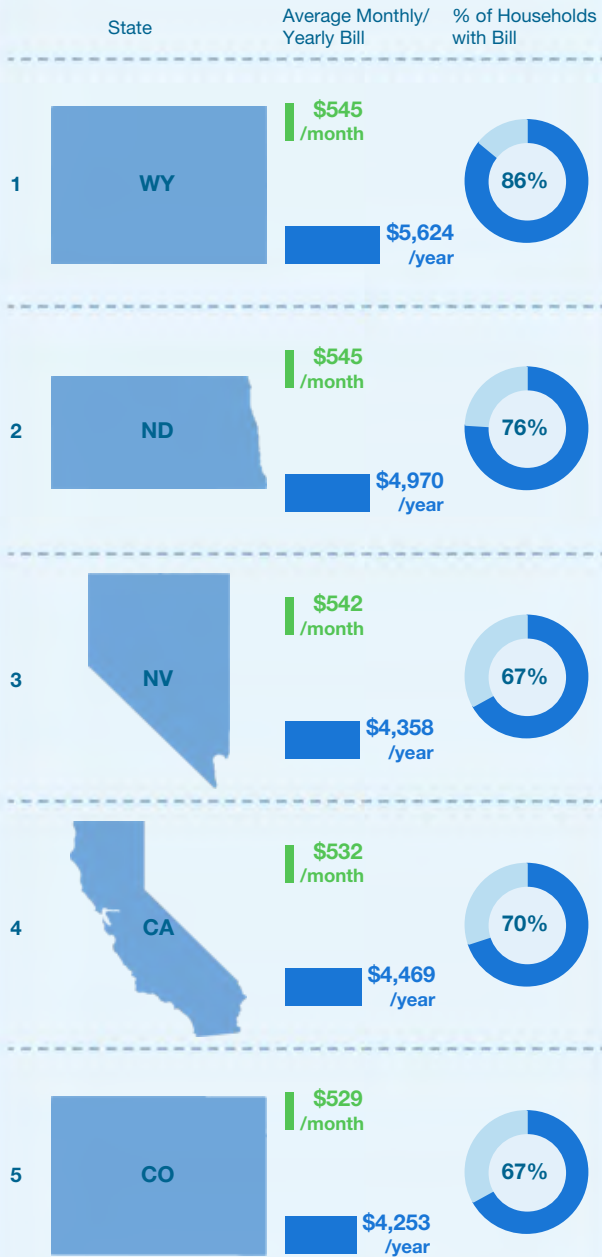


# Regional Auto Loan Bill Pay Comparison

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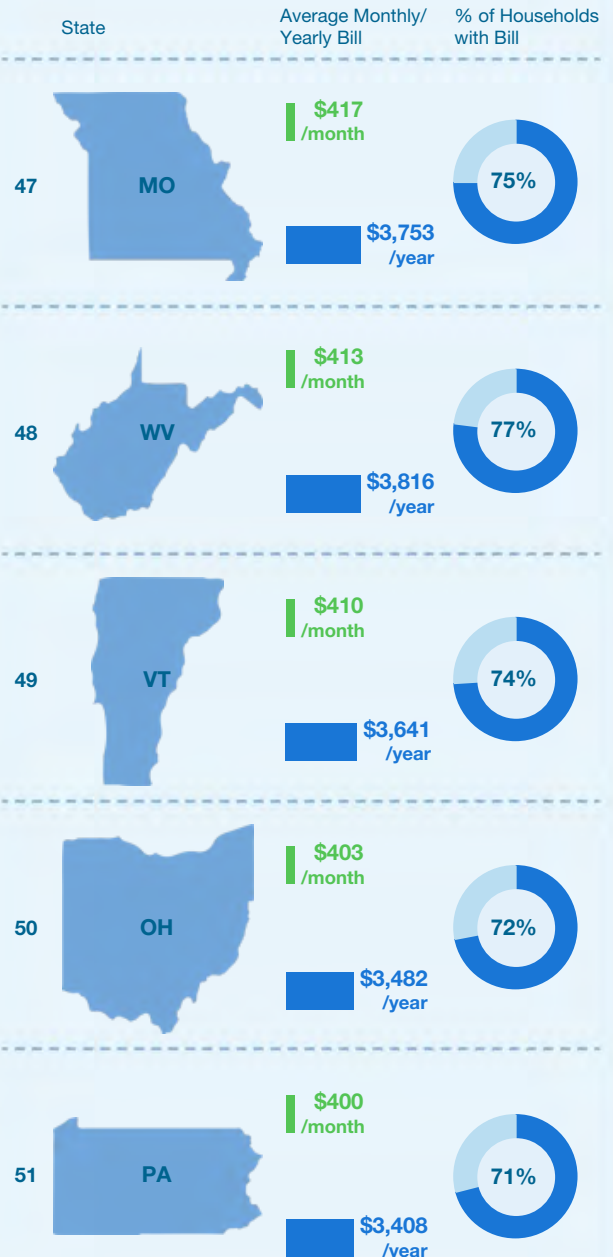
## The Most and Least Expensive States for Auto Loan

### Top 5 Most Expensive



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### Top 5 Least Expensive



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## The Most and Least Expensive Big Cities for Auto Loan

(based on # of households)

### Top 5 Most Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
Kansas City	\$609 /month \$3,654 /year	50%
San Jose	\$583 /month \$5,317 /year	76%
Sacramento	\$577 /month \$4,570 /year	66%
New York	\$576 /month \$4,769 /year	69%
Miami	\$569 /month \$5,326 /year	78%



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### Top 5 Least Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
San Francisco	\$403 /month 2,611 /year	54%
Minneapolis	\$388 /month 3,352 /year	72%
Saint Louis	\$384 /month 3,226 /year	70%
Pittsburgh	\$372 /month 3,348 /year	75%
Rochester	\$355 /month 3,195 /year	75%



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# Auto Loan Market/Spend Breakdown by State

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## Auto Loan Market/Spend by State

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$8.44	\$467	80%	\$4,483
2 Alaska	258,052	\$1.30	\$482	87%	\$5,032
3 Arizona	2,381,696	\$9.38	\$490	67%	\$3,940
4 Arkansas	1,147,095	\$4.87	\$432	82%	\$4,251
5 California	12,576,918	\$56.25	\$532	70%	\$4,469
6 Colorado	1,972,932	\$8.39	\$529	67%	\$4,253
7 Connecticut	1,371,087	\$5.21	\$446	71%	\$3,800
8 Delaware	342,294	\$1.31	\$475	67%	\$3,819
9 Florida	7,420,759	\$31.92	\$491	73%	\$4,301
10 Georgia	3,585,611	\$15.56	\$495	73%	\$4,336
11 Hawaii	455,338	\$2.19	\$507	79%	\$4,806
12 Idaho	579,206	\$2.66	\$510	75%	\$4,590
13 Illinois	4,836,947	\$17.17	\$470	63%	\$3,553
14 Indiana	2,502,149	\$9.16	\$424	72%	\$3,663
15 Iowa	1,221,816	\$4.94	\$444	76%	\$4,049
16 Kansas	1,112,105	\$3.84	\$442	65%	\$3,448
17 Kentucky	1,721,406	\$6.04	\$437	67%	\$3,513
18 Louisiana	1,728,134	\$8.72	\$495	85%	\$5,049
19 Maine	557,168	\$2.48	\$422	88%	\$4,456
20 Maryland	2,156,414	\$8.88	\$458	75%	\$4,122
21 Massachusetts	2,547,068	\$11.49	\$501	75%	\$4,509
22 Michigan	3,872,494	\$14.82	\$431	74%	\$3,827
23 Minnesota	2,087,300	\$8.62	\$447	77%	\$4,130
24 Mississippi	1,115,776	\$4.75	\$422	84%	\$4,254
25 Missouri	2,375,732	\$8.91	\$417	75%	\$3,753

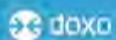


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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

## Auto Loan Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$2.13	\$465	93%	\$5,189
27 Nebraska	721,277	\$2.43	\$431	65%	\$3,362
28 Nevada	1,006,477	\$4.38	\$542	67%	\$4,358
29 New Hampshire	519,023	\$2.16	\$429	81%	\$4,170
30 New Jersey	3,214,360	\$14.22	\$498	74%	\$4,422
31 New Mexico	790,552	\$3.54	\$518	72%	\$4,476
32 New York	7,317,755	\$31.55	\$467	77%	\$4,315
33 North Carolina	3,745,153	\$18.10	\$463	87%	\$4,834
34 North Dakota	280,782	\$1.39	\$545	76%	\$4,970
35 Ohio	4,602,999	\$16.02	\$403	72%	\$3,482
36 Oklahoma	1,460,555	\$5.73	\$430	76%	\$3,922
37 Oregon	1,518,988	\$5.25	\$417	69%	\$3,453
38 Pennsylvania	5,018,860	\$17.11	\$400	71%	\$3,408
39 Rhode Island	413,607	\$1.79	\$461	78%	\$4,315
40 South Carolina	1,801,181	\$7.49	\$445	78%	\$4,165
41 South Dakota	322,111	\$1.27	\$464	71%	\$3,953
42 Tennessee	2,492,121	\$10.73	\$466	77%	\$4,306
43 Texas	8,922,664	\$42.26	\$519	76%	\$4,733
44 Utah	877,481	\$3.94	\$519	72%	\$4,484
45 Vermont	256,442	\$0.93	\$410	74%	\$3,641
46 Virginia	3,056,144	\$12.27	\$465	72%	\$4,018
47 Washington	2,620,116	\$9.75	\$492	63%	\$3,720
48 West Virginia	763,744	\$2.91	\$413	77%	\$3,816
49 Wisconsin	2,279,781	\$10.41	\$464	82%	\$4,566
50 Wyoming	226,944	\$1.28	\$545	86%	\$5,624



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

# Auto Loan Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Albuquerque	257,469	\$0.84	\$461	59%	\$3,264
2 Atlanta	384,898	\$1.39	\$511	59%	\$3,618
3 Austin	382,370	\$2.04	\$556	80%	\$5,338
4 Baltimore	253,110	\$1.04	\$418	82%	\$4,113
5 Birmingham	201,876	\$0.69	\$492	58%	\$3,424
6 Boston	64,609	\$0.73	\$456	76%	\$4,159
7 Charlotte	311,844	\$1.25	\$479	70%	\$4,024
8 Chicago	1,040,151	\$3.10	\$478	52%	\$2,983
9 Cincinnati	332,932	\$1.21	\$419	72%	\$3,620
10 Cleveland	328,591	\$1.05	\$421	63%	\$3,183
11 Colorado Springs	203,526	\$0.80	\$483	68%	\$3,941
12 Columbus	329,101	\$1.11	\$408	69%	\$3,378
13 Dallas	481,042	\$2.32	\$535	75%	\$4,815
14 Dayton	200,079	\$0.79	\$451	73%	\$3,951
15 Denver	405,963	\$1.72	\$510	69%	\$4,223
16 Detroit	255,096	\$0.96	\$405	77%	\$3,742
17 El Paso	243,085	\$1.19	\$550	74%	\$4,884
18 Fort Lauderdale	306,949	\$1.27	\$499	69%	\$4,132
19 Fort Worth	292,704	\$1.25	\$495	72%	\$4,277
20 Houston	1,036,113	\$4.89	\$554	71%	\$4,720
21 Indianapolis	368,507	\$1.54	\$452	77%	\$4,176
22 Jacksonville	319,551	\$1.36	\$455	78%	\$4,259
23 Kansas City	228,104	\$0.83	\$609	50%	\$3,654
24 Las Vegas	523,424	\$2.63	\$559	75%	\$5,031
25 Los Angeles	821,015	\$3.99	\$547	74%	\$4,857



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



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

	City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26	Memphis	265,247	\$1.12	\$464	76%	\$4,232
27	Miami	597,148	\$3.18	\$569	78%	\$5,326
28	Milwaukee	325,271	\$1.45	\$457	81%	\$4,442
29	Minneapolis	423,421	\$1.42	\$388	72%	\$3,352
30	New York	760,488	\$3.62	\$576	69%	\$4,769
31	Oklahoma City	257,812	\$0.96	\$404	77%	\$3,733
32	Omaha	203,128	\$0.80	\$482	68%	\$3,933
33	Orlando	322,023	\$1.22	\$432	73%	\$3,784
34	Philadelphia	599,819	\$2.53	\$481	73%	\$4,214
35	Phoenix	468,278	\$2.10	\$526	71%	\$4,482
36	Pittsburgh	305,354	\$1.02	\$372	75%	\$3,348
37	Portland	351,771	\$1.16	\$444	62%	\$3,303
38	Rochester	196,574	\$0.63	\$355	75%	\$3,195
39	Sacramento	281,295	\$1.29	\$577	66%	\$4,570
40	Saint Louis	393,848	\$1.27	\$384	70%	\$3,226
41	Saint Paul	296,977	\$1.21	\$454	75%	\$4,086
42	San Antonio	567,207	\$2.44	\$484	74%	\$4,298
43	San Diego	460,080	\$1.91	\$509	68%	\$4,153
44	San Francisco	345,811	\$0.90	\$403	54%	\$2,611
45	San Jose	309,116	\$1.64	\$583	76%	\$5,317
46	Seattle	371,914	\$1.20	\$497	54%	\$3,221
47	Tampa	286,184	\$1.17	\$507	67%	\$4,076
48	Tucson	349,348	\$1.16	\$494	56%	\$3,320



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

# Auto Loan Market/Spend by U.S. Cities

(with population of 40k+)

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$0.16	\$465	60%	\$3,348
2 Akron, OH	113,678	\$0.40	\$389	76%	\$3,548
3 Albany, NY	63,464	\$0.36	\$490	97%	\$5,704
4 Albuquerque, NM	257,469	\$0.84	\$461	59%	\$3,264
5 Alexandria, VA	137,682	\$0.54	\$465	70%	\$3,906
6 Allentown, PA	61,819	\$0.13	\$279	61%	\$2,042
7 Alpharetta, GA	60,030	\$0.28	\$527	74%	\$4,680
8 Amarillo, TX	82,903	\$0.46	\$533	86%	\$5,501
9 Anaheim, CA	102,568	\$0.40	\$411	80%	\$3,946
10 Anchorage, AK	90,801	\$0.34	\$394	80%	\$3,782
11 Ann Arbor, MI	64,463	\$0.19	\$394	63%	\$2,979
12 Appleton, WI	46,703	\$0.19	\$387	86%	\$3,994
13 Arlington, TX	135,072	\$0.55	\$558	61%	\$4,085
14 Arlington, VA	98,253	\$0.29	\$434	57%	\$2,969
15 Arvada, CO	48,752	\$0.19	\$508	65%	\$3,962
16 Asheville, NC	52,723	\$0.33	\$770	67%	\$6,191
17 Astoria, NY	64,194	\$0.31	\$519	78%	\$4,858
18 Athens, GA	44,816	\$0.25	\$623	74%	\$5,532
19 Atlanta, GA	384,898	\$1.39	\$511	59%	\$3,618
20 Augusta, GA	79,120	\$0.23	\$395	60%	\$2,844
21 Aurora, CO	142,039	\$0.68	\$590	68%	\$4,814
22 Aurora, IL	65,112	\$0.20	\$409	63%	\$3,092
23 Austin, TX	382,370	\$2.04	\$556	80%	\$5,338
24 Bakersfield, CA	163,912	\$0.89	\$556	81%	\$5,404
25 Baltimore, MD	253,110	\$1.04	\$418	82%	\$4,113

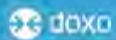


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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$0.90	\$582	86%	\$6,006
27 Beaumont, TX	51,082	\$0.26	\$495	87%	\$5,168
28 Beaverton, OR	70,528	\$0.26	\$557	55%	\$3,676
29 Bellevue, WA	53,635	\$0.32	\$736	67%	\$5,917
30 Bellingham, WA	48,856	\$0.23	\$560	69%	\$4,637
31 Bend, OR	43,272	\$0.14	\$421	65%	\$3,284
32 Berkeley, CA	48,584	\$0.20	\$520	65%	\$4,056
33 Bethlehem, PA	47,471	\$0.15	\$373	70%	\$3,133
34 Billings, MT	52,889	\$0.28	\$482	90%	\$5,206
35 Birmingham, AL	201,876	\$0.69	\$492	58%	\$3,424
36 Bloomington, IN	50,417	\$0.16	\$442	58%	\$3,076
37 Boca Raton, FL	92,147	\$0.44	\$550	72%	\$4,752
38 Boise, ID	95,967	\$0.39	\$439	77%	\$4,056
39 Boston, MA	64,609	\$0.73	\$456	76%	\$4,159
40 Bothell, WA	41,359	\$0.23	\$653	70%	\$5,485
41 Boulder, CO	51,579	\$0.20	\$488	66%	\$3,865
42 Bowling Green, KY	40,130	\$0.15	\$437	73%	\$3,828
43 Boynton Beach, FL	69,402	\$0.37	\$573	77%	\$5,295
44 Bradenton, FL	91,356	\$0.35	\$443	71%	\$3,774
45 Bridgeport, CT	51,248	\$0.20	\$472	70%	\$3,965
46 Broken Arrow, OK	42,894	\$0.18	\$508	69%	\$4,206
47 Bronx, NY	486,807	\$2.70	\$551	84%	\$5,554
48 Brooklyn, NY	916,856	\$3.97	\$539	67%	\$4,334
49 Brownsville, TX	54,806	\$0.25	\$537	72%	\$4,640
50 Cambridge, MA	44,117	\$0.18	\$448	76%	\$4,086



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

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$0.23	\$616	73%	\$5,396
52 Cambridge, MA	44,117	\$0.18	\$448	76%	\$4,086
53 Canton, OH	61,288	\$0.17	\$333	71%	\$2,837
54 Cape Coral, FL	61,755	\$0.26	\$472	75%	\$4,248
55 Carlsbad, CA	41,278	\$0.20	\$581	68%	\$4,741
56 Carrollton, TX	43,484	\$0.15	\$478	61%	\$3,499
57 Cary, NC	50,713	\$0.39	\$776	82%	\$7,636
58 Cedar Rapids, IA	56,172	\$0.27	\$778	51%	\$4,761
59 Chandler, AZ	96,908	\$0.28	\$351	68%	\$2,864
60 Charleston, SC	75,336	\$0.35	\$520	74%	\$4,618
61 Charleston, WV	42,540	\$0.14	\$408	69%	\$3,378
62 Charlotte, NC	311,844	\$1.25	\$479	70%	\$4,024
63 Charlottesville, VA	44,312	\$0.11	\$272	73%	\$2,383
64 Chattanooga, TN	84,051	\$0.38	\$491	77%	\$4,537
65 Chesapeake, VA	79,593	\$0.23	\$400	61%	\$2,928
66 Chicago, IL	1,040,151	\$3.10	\$478	52%	\$2,983
67 Chico, CA	42,638	\$0.15	\$434	68%	\$3,541
68 Chula Vista, CA	74,219	\$0.38	\$610	70%	\$5,124
69 Cincinnati, OH	332,932	\$1.21	\$419	72%	\$3,620
70 Clarksville, TN	56,999	\$0.22	\$461	70%	\$3,872
71 Clearwater, FL	75,980	\$0.27	\$398	74%	\$3,534
72 Cleveland, OH	328,591	\$1.05	\$421	63%	\$3,183
73 Clinton Township, MI	42,046	\$0.17	\$406	83%	\$4,044
74 Colorado Springs, CO	203,526	\$0.80	\$483	68%	\$3,941
75 Columbia, MO	55,099	\$0.18	\$437	62%	\$3,251



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *	
76	Columbia, SC	127,806	\$0.50	\$422	78%	\$3,950
77	Columbus, GA	69,559	\$0.22	\$351	76%	\$3,201
78	Columbus, OH	329,101	\$1.11	\$408	69%	\$3,378
79	Concord, CA	44,872	\$0.18	\$501	65%	\$3,908
80	Conroe, TX	45,568	\$0.21	\$561	68%	\$4,578
81	Corona, CA	66,724	\$0.31	\$542	71%	\$4,618
82	Corpus Christi, TX	113,186	\$0.45	\$434	77%	\$4,010
83	Costa Mesa, CA	40,296	\$0.15	\$391	80%	\$3,754
84	Cumming, GA	44,403	\$0.11	\$314	67%	\$2,525
85	Dallas, TX	481,042	\$2.32	\$535	75%	\$4,815
86	Davenport, IA	41,720	\$0.09	\$258	66%	\$2,043
87	Dayton, OH	200,079	\$0.79	\$451	73%	\$3,951
88	Daytona Beach, FL	43,566	\$0.14	\$491	56%	\$3,300
89	Decatur, GA	66,251	\$0.21	\$446	60%	\$3,211
90	Delray Beach, FL	53,914	\$0.36	\$700	80%	\$6,720
91	Denton, TX	51,697	\$0.20	\$489	65%	\$3,814
92	Denver, CO	405,963	\$1.72	\$510	69%	\$4,223
93	Des Moines, IA	84,389	\$0.31	\$404	77%	\$3,733
94	Detroit, MI	255,096	\$0.96	\$405	77%	\$3,742
95	Duluth, MN	47,284	\$0.21	\$391	95%	\$4,457
96	Durham, NC	103,837	\$0.73	\$699	84%	\$7,046
97	Edmond, OK	53,091	\$0.27	\$577	74%	\$5,124
98	El Cajon, CA	57,752	\$0.22	\$424	76%	\$3,867
99	El Paso, TX	243,085	\$1.19	\$550	74%	\$4,884
100	Elk Grove, CA	50,299	\$0.17	\$452	61%	\$3,309

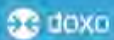


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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$0.19	\$575	65%	\$4,485
102 Erie, PA	75,871	\$0.27	\$349	86%	\$3,602
103 Escondido, CA	55,176	\$0.24	\$530	68%	\$4,325
104 Eugene, OR	80,574	\$0.33	\$367	92%	\$4,052
105 Evansville, IN	75,667	\$0.36	\$507	79%	\$4,806
106 Everett, WA	65,085	\$0.26	\$447	73%	\$3,916
107 Fairfax, VA	55,388	\$0.18	\$412	67%	\$3,312
108 Falls Church, VA	43,926	\$0.18	\$478	73%	\$4,187
109 Fargo, ND	47,589	\$0.21	\$536	68%	\$4,374
110 Fayetteville, NC	95,271	\$0.40	\$427	81%	\$4,150
111 Flint, MI	65,019	\$0.25	\$446	72%	\$3,853
112 Florissant, MO	42,623	\$0.18	\$433	82%	\$4,261
113 Flushing, NY	77,309	\$0.35	\$513	73%	\$4,494
114 Fontana, CA	54,330	\$0.25	\$449	84%	\$4,526
115 Fort Collins, CO	70,063	\$0.24	\$406	70%	\$3,410
116 Fort Lauderdale, FL	306,949	\$1.27	\$499	69%	\$4,132
117 Fort Myers, FL	95,960	\$0.35	\$483	63%	\$3,651
118 Fort Wayne, IN	120,138	\$0.31	\$400	54%	\$2,592
119 Fort Worth, TX	292,704	\$1.25	\$495	72%	\$4,277
120 Frederick, MD	45,427	\$0.20	\$491	74%	\$4,360
121 Fredericksburg, VA	54,809	\$0.23	\$422	84%	\$4,254
122 Fremont, CA	71,013	\$0.35	\$621	67%	\$4,993
123 Fresno, CA	182,779	\$1.00	\$584	78%	\$5,466
124 Frisco, TX	40,964	\$0.12	\$318	74%	\$2,824
125 Fullerton, CA	45,163	\$0.18	\$539	63%	\$4,075



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$0.37	\$442	86%	\$4,561
127 Gaithersburg, MD	46,442	\$0.18	\$486	65%	\$3,791
128 Garden Grove, CA	46,801	\$0.17	\$424	71%	\$3,612
129 Garland, TX	75,703	\$0.50	\$708	77%	\$6,542
130 Gilbert, AZ	70,090	\$0.24	\$422	69%	\$3,494
131 Glendale, AZ	98,219	\$0.36	\$461	67%	\$3,706
132 Glendale, CA	65,443	\$0.31	\$535	73%	\$4,687
133 Grand Junction, CO	41,431	\$0.15	\$511	60%	\$3,679
134 Grand Prairie, TX	57,749	\$0.25	\$502	73%	\$4,398
135 Grand Rapids, MI	134,945	\$0.46	\$445	64%	\$3,418
136 Green Bay, WI	72,193	\$0.21	\$348	68%	\$2,840
137 Greensboro, NC	125,993	\$0.65	\$474	90%	\$5,119
138 Greenville, NC	44,250	\$0.23	\$484	91%	\$5,285
139 Greenville, SC	81,983	\$0.31	\$511	62%	\$3,802
140 Hamilton, OH	49,236	\$0.18	\$441	70%	\$3,704
141 Hampton, VA	54,206	\$0.19	\$473	62%	\$3,519
142 Harrisburg, PA	69,235	\$0.18	\$420	51%	\$2,570
143 Hartford, CT	45,370	\$0.15	\$400	67%	\$3,216
144 Hayward, CA	55,833	\$0.24	\$545	67%	\$4,382
145 Hemet, CA	43,404	\$0.19	\$568	65%	\$4,430
146 Henderson, NV	103,938	\$0.32	\$467	55%	\$3,082
147 Henrico, VA	75,351	\$0.22	\$366	65%	\$2,855
148 Hialeah, FL	111,174	\$0.59	\$544	81%	\$5,288
149 High Point, NC	45,645	\$0.20	\$418	89%	\$4,464
150 Hollywood, FL	154,790	\$0.68	\$469	78%	\$4,390



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
151 Homestead, FL	45,955	\$0.26	\$551	86%	\$5,686
152 Honolulu, HI	151,980	\$0.60	\$483	68%	\$3,941
153 Houston, TX	1,036,113	\$4.89	\$554	71%	\$4,720
154 Humble, TX	42,767	\$0.17	\$453	75%	\$4,077
155 Huntington Beach, CA	74,397	\$0.34	\$507	76%	\$4,624
156 Huntsville, AL	80,270	\$0.31	\$396	82%	\$3,897
157 Hyattsville, MD	49,521	\$0.16	\$415	66%	\$3,287
158 Independence, MO	51,139	\$0.16	\$439	61%	\$3,213
159 Indianapolis, IN	368,507	\$1.54	\$452	77%	\$4,176
160 Inglewood, CA	42,436	\$0.20	\$502	79%	\$4,759
161 Irvine, CA	78,996	\$0.28	\$388	75%	\$3,492
162 Irving, TX	83,092	\$0.45	\$581	77%	\$5,368
163 Jackson, MS	65,284	\$0.25	\$393	80%	\$3,773
164 Jacksonville, FL	319,551	\$1.36	\$455	78%	\$4,259
165 Jamaica, NY	71,999	\$0.34	\$542	73%	\$4,748
166 Jersey City, NJ	96,828	\$0.50	\$517	83%	\$5,149
167 Joliet, IL	44,247	\$0.18	\$471	72%	\$4,069
168 Kalamazoo, MI	64,188	\$0.22	\$400	72%	\$3,456
169 Kansas City, KS	55,588	\$0.19	\$400	70%	\$3,360
170 Kansas City, MO	228,104	\$0.83	\$609	50%	\$3,654
171 Katy, TX	78,737	\$0.30	\$547	59%	\$3,873
172 Kenosha, WI	42,607	\$0.20	\$532	73%	\$4,660
173 Kent, WA	52,632	\$0.32	\$598	84%	\$6,028
174 Killeen, TX	50,140	\$0.25	\$530	77%	\$4,897
175 Kissimmee, FL	76,049	\$0.30	\$457	71%	\$3,894



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$0.43	\$358	65%	\$2,792
177 Lafayette, LA	61,230	\$0.30	\$591	69%	\$4,893
178 Lake Charles, LA	48,024	\$0.26	\$546	81%	\$5,307
179 Lake Worth, FL	68,705	\$0.41	\$530	93%	\$5,915
180 Lakeland, FL	91,873	\$0.37	\$432	77%	\$3,992
181 Lancaster, CA	55,674	\$0.29	\$613	71%	\$5,223
182 Lancaster, PA	64,110	\$0.26	\$386	89%	\$4,122
183 Lansing, MI	69,602	\$0.28	\$364	91%	\$3,975
184 Laredo, TX	66,620	\$0.27	\$497	69%	\$4,115
185 Largo, FL	49,129	\$0.15	\$365	69%	\$3,022
186 Las Cruces, NM	55,710	\$0.22	\$419	78%	\$3,922
187 Las Vegas, NV	523,424	\$2.63	\$559	75%	\$5,031
188 Lawrenceville, GA	74,070	\$0.41	\$574	81%	\$5,579
189 Lewisville, TX	41,884	\$0.19	\$566	67%	\$4,551
190 Lexington, KY	123,494	\$0.32	\$385	56%	\$2,587
191 Lincoln, NE	106,408	\$0.23	\$326	56%	\$2,191
192 Little Rock, AR	89,906	\$0.41	\$444	85%	\$4,529
193 Littleton, CO	116,253	\$0.35	\$413	61%	\$3,023
194 Long Beach, CA	166,308	\$0.83	\$530	78%	\$4,961
195 Longmont, CO	44,469	\$0.17	\$490	66%	\$3,881
196 Los Angeles, CA	821,015	\$3.99	\$547	74%	\$4,857
197 Louisville, KY	306,685	\$1.07	\$421	69%	\$3,486
198 Lubbock, TX	96,888	\$0.51	\$578	76%	\$5,271
199 Macon, GA	64,138	\$0.39	\$529	95%	\$6,031
200 Madison, WI	119,823	\$0.53	\$488	75%	\$4,392

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$0.17	\$443	73%	\$3,881
202 Manchester, NH	46,891	\$0.23	\$408	99%	\$4,847
203 Marietta, GA	112,699	\$0.45	\$592	56%	\$3,978
204 McAllen, TX	42,109	\$0.28	\$606	92%	\$6,690
205 McKinney, TX	49,561	\$0.13	\$364	60%	\$2,621
206 Melbourne, FL	60,998	\$0.27	\$492	76%	\$4,487
207 Memphis, TN	265,247	\$1.12	\$464	76%	\$4,232
208 Mesa, AZ	182,732	\$0.86	\$511	77%	\$4,722
209 Mesquite, TX	48,569	\$0.34	\$612	95%	\$6,977
210 Metairie, LA	59,380	\$0.26	\$443	82%	\$4,359
211 Miami Beach, FL	57,465	\$0.25	\$461	80%	\$4,426
212 Miami, FL	597,148	\$3.18	\$569	78%	\$5,326
213 Midland, TX	49,746	\$0.26	\$614	70%	\$5,158
214 Milwaukee, WI	325,271	\$1.45	\$457	81%	\$4,442
215 Minneapolis, MN	423,421	\$1.42	\$388	72%	\$3,352
216 Mission, TX	45,515	\$0.28	\$567	91%	\$6,192
217 Mobile, AL	106,874	\$0.42	\$450	72%	\$3,888
218 Modesto, CA	84,626	\$0.44	\$580	75%	\$5,220
219 Montgomery, AL	84,239	\$0.36	\$373	95%	\$4,252
220 Moreno Valley, CA	51,779	\$0.21	\$413	80%	\$3,965
221 Murfreesboro, TN	59,453	\$0.20	\$452	62%	\$3,363
222 Muskegon, MI	49,354	\$0.13	\$302	73%	\$2,646
223 Myrtle Beach, SC	50,483	\$0.16	\$408	66%	\$3,231
224 Naperville, IL	56,771	\$0.20	\$445	66%	\$3,524
225 Naples, FL	117,290	\$0.62	\$522	84%	\$5,262

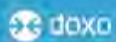


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## Auto Loan Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$0.70	\$541	60%	\$3,895
227 New Haven, CT	48,330	\$0.13	\$346	67%	\$2,782
228 New Orleans, LA	159,787	\$0.72	\$497	75%	\$4,473
229 New Port Richey, FL	49,892	\$0.15	\$372	69%	\$3,080
230 New York, NY	760,488	\$3.62	\$576	69%	\$4,769
231 Newark, DE	50,290	\$0.22	\$505	71%	\$4,303
232 Newark, NJ	94,631	\$0.48	\$539	79%	\$5,110
233 Newport News, VA	71,532	\$0.39	\$586	77%	\$5,415
234 Norfolk, VA	86,485	\$0.28	\$378	71%	\$3,221
235 Norman, OK	45,718	\$0.19	\$393	86%	\$4,056
236 North Hollywood, CA	55,507	\$0.30	\$571	80%	\$5,482
237 North Las Vegas, NV	65,737	\$0.21	\$497	53%	\$3,161
238 Oakland, CA	149,394	\$0.50	\$446	63%	\$3,372
239 Ocala, FL	83,518	\$0.48	\$593	81%	\$5,764
240 Oceanside, CA	64,948	\$0.30	\$486	80%	\$4,666
241 Odessa, TX	48,884	\$0.24	\$469	88%	\$4,953
242 Ogden, UT	63,895	\$0.27	\$431	83%	\$4,293
243 Oklahoma City, OK	257,812	\$0.96	\$404	77%	\$3,733
244 Olathe, KS	45,895	\$0.12	\$361	60%	\$2,599
245 Olympia, WA	67,951	\$0.29	\$606	59%	\$4,290
246 Omaha, NE	203,128	\$0.80	\$482	68%	\$3,933
247 Ontario, CA	45,662	\$0.19	\$531	64%	\$4,078
248 Orange, CA	44,667	\$0.25	\$633	73%	\$5,545
249 Orlando, FL	322,023	\$1.22	\$432	73%	\$3,784
250 Overland Park, KS	69,523	\$0.17	\$423	48%	\$2,436



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	53,531	\$0.26	\$517	78%	\$4,839
252 Palm Bay, FL	40,151	\$0.19	\$468	82%	\$4,605
253 Palmdale, CA	48,499	\$0.16	\$390	71%	\$3,323
254 Panama City, FL	47,297	\$0.15	\$421	64%	\$3,233
255 Pasadena, CA	61,247	\$0.32	\$544	79%	\$5,157
256 Pasadena, TX	46,761	\$0.28	\$745	68%	\$6,079
257 Paterson, NJ	44,329	\$0.19	\$487	73%	\$4,266
258 Pensacola, FL	100,607	\$0.43	\$455	78%	\$4,259
259 Peoria, AZ	58,438	\$0.24	\$502	69%	\$4,157
260 Peoria, IL	55,953	\$0.15	\$271	84%	\$2,732
261 Philadelphia, PA	599,819	\$2.53	\$481	73%	\$4,214
262 Phoenix, AZ	468,278	\$2.10	\$526	71%	\$4,482
263 Pittsburgh, PA	305,354	\$1.02	\$372	75%	\$3,348
264 Plano, TX	104,361	\$0.37	\$431	69%	\$3,569
265 Pompano Beach, FL	132,205	\$0.65	\$530	77%	\$4,897
266 Port Saint Lucie, FL	69,266	\$0.28	\$456	73%	\$3,995
267 Portland, OR	351,771	\$1.16	\$444	62%	\$3,303
268 Providence, RI	74,254	\$0.34	\$443	87%	\$4,625
269 Pueblo, CO	60,063	\$0.25	\$501	70%	\$4,208
270 Puyallup, WA	47,891	\$0.19	\$445	74%	\$3,952
271 Quincy, MA	40,658	\$0.19	\$581	68%	\$4,741
272 Racine, WI	50,405	\$0.16	\$419	62%	\$3,117
273 Raleigh, NC	194,292	\$0.91	\$447	87%	\$4,667
274 Rancho Cucamonga, CA	54,429	\$0.22	\$486	69%	\$4,024
275 Reading, PA	80,195	\$0.30	\$367	84%	\$3,699



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$0.16	\$423	69%	\$3,502
277 Reno, NV	110,456	\$0.43	\$462	70%	\$3,881
278 Renton, WA	54,676	\$0.32	\$750	65%	\$5,850
279 Richmond, VA	150,747	\$0.58	\$414	78%	\$3,875
280 Riverside, CA	103,707	\$0.54	\$619	70%	\$5,200
281 Roanoke, VA	70,815	\$0.19	\$333	68%	\$2,717
282 Rochester, MN	47,084	\$0.19	\$436	76%	\$3,976
283 Rochester, NY	196,574	\$0.63	\$355	75%	\$3,195
284 Rock Hill, SC	41,750	\$0.22	\$532	82%	\$5,235
285 Rockford, IL	74,712	\$0.22	\$401	60%	\$2,887
286 Rockville, MD	51,224	\$0.18	\$455	64%	\$3,494
287 Roseville, CA	46,450	\$0.15	\$440	61%	\$3,221
288 Round Rock, TX	48,007	\$0.28	\$544	89%	\$5,810
289 Sacramento, CA	281,295	\$1.29	\$577	66%	\$4,570
290 Saginaw, MI	54,545	\$0.18	\$378	71%	\$3,221
291 Saint Augustine, FL	45,104	\$0.24	\$546	82%	\$5,373
292 Saint Charles, MO	52,338	\$0.19	\$436	71%	\$3,715
293 Saint Louis, MO	393,848	\$1.27	\$384	70%	\$3,226
294 Saint Paul, MN	296,977	\$1.21	\$454	75%	\$4,086
295 Saint Petersburg, FL	157,379	\$0.49	\$436	60%	\$3,139
296 Salem, OR	91,679	\$0.36	\$410	79%	\$3,887
297 Salinas, CA	51,070	\$0.28	\$701	66%	\$5,552
298 Salt Lake City, UT	174,991	\$0.72	\$503	68%	\$4,104
299 San Angelo, TX	40,757	\$0.19	\$475	83%	\$4,731
300 San Antonio, TX	567,207	\$2.44	\$484	74%	\$4,298

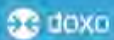


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\* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
301 San Bernardino, CA	65,285	\$0.29	\$477	77%	\$4,407
302 San Diego, CA	460,080	\$1.91	\$509	68%	\$4,153
303 San Francisco, CA	345,811	\$0.90	\$403	54%	\$2,611
304 San Jose, CA	309,116	\$1.64	\$583	76%	\$5,317
305 San Mateo, CA	51,674	\$0.25	\$549	72%	\$4,743
306 Santa Ana, CA	81,168	\$0.41	\$504	83%	\$5,020
307 Santa Barbara, CA	52,151	\$0.35	\$575	98%	\$6,762
308 Santa Clara, CA	42,768	\$0.25	\$798	61%	\$5,841
309 Santa Fe, NM	53,265	\$0.16	\$320	79%	\$3,034
310 Santa Monica, CA	47,924	\$0.15	\$322	83%	\$3,207
311 Santa Rosa, CA	78,686	\$0.20	\$357	60%	\$2,570
312 Sarasota, FL	106,736	\$0.44	\$501	69%	\$4,148
313 Savannah, GA	89,149	\$0.44	\$480	85%	\$4,896
314 Schenectady, NY	65,997	\$0.30	\$391	97%	\$4,551
315 Scottsdale, AZ	121,031	\$0.49	\$535	63%	\$4,045
316 Scranton, PA	40,609	\$0.18	\$495	73%	\$4,336
317 Seattle, WA	371,914	\$1.20	\$497	54%	\$3,221
318 Shreveport, LA	91,956	\$0.53	\$548	88%	\$5,787
319 Silver Spring, MD	103,567	\$0.55	\$524	85%	\$5,345
320 Simi Valley, CA	42,183	\$0.14	\$437	63%	\$3,304
321 Sioux Falls, SD	64,311	\$0.29	\$483	78%	\$4,521
322 South Bend, IN	57,903	\$0.17	\$318	76%	\$2,900
323 Sparks, NV	40,452	\$0.20	\$515	81%	\$5,006
324 Spartanburg, SC	42,423	\$0.14	\$362	76%	\$3,301
325 Spokane, WA	140,579	\$0.37	\$375	59%	\$2,655



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
326 Spring Hill, FL	47,410	\$0.21	\$515	70%	\$4,326
327 Spring, TX	110,748	\$0.59	\$544	82%	\$5,353
328 Springfield, IL	61,813	\$0.18	\$446	54%	\$2,890
329 Springfield, MA	53,235	\$0.17	\$472	58%	\$3,285
330 Springfield, MO	93,068	\$0.27	\$365	66%	\$2,891
331 Springfield, OH	40,995	\$0.16	\$495	65%	\$3,861
332 Stamford, CT	47,292	\$0.20	\$445	81%	\$4,325
333 Staten Island, NY	165,516	\$0.68	\$511	67%	\$4,108
334 Sterling Heights, MI	49,441	\$0.18	\$467	64%	\$3,587
335 Stockton, CA	111,246	\$0.52	\$540	72%	\$4,666
336 Stone Mountain, GA	41,352	\$0.16	\$470	69%	\$3,892
337 Sugar Land, TX	48,029	\$0.23	\$563	71%	\$4,797
338 Summerville, SC	41,543	\$0.20	\$640	64%	\$4,915
339 Sunnyvale, CA	53,530	\$0.26	\$532	75%	\$4,788
340 Surprise, AZ	44,111	\$0.17	\$478	66%	\$3,786
341 Syracuse, NY	92,087	\$0.41	\$442	84%	\$4,455
342 Tacoma, WA	119,941	\$0.50	\$453	77%	\$4,186
343 Tallahassee, FL	110,940	\$0.38	\$424	68%	\$3,460
344 Tampa, FL	286,184	\$1.17	\$507	67%	\$4,076
345 Tempe, AZ	67,319	\$0.28	\$493	70%	\$4,141
346 Toledo, OH	131,713	\$0.41	\$371	70%	\$3,116
347 Toms River, NJ	50,677	\$0.19	\$435	73%	\$3,811
348 Topeka, KS	67,150	\$0.35	\$823	53%	\$5,234
349 Torrance, CA	63,334	\$0.30	\$539	73%	\$4,722
350 Trenton, NJ	75,881	\$0.37	\$441	91%	\$4,816



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

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Tucson, AZ	349,348	\$1.16	\$494	56%	\$3,320
352 Tulsa, OK	171,919	\$0.56	\$483	56%	\$3,246
353 Tuscaloosa, AL	44,615	\$0.21	\$414	94%	\$4,670
354 Tyler, TX	54,727	\$0.20	\$400	75%	\$3,600
355 Vallejo, CA	41,597	\$0.17	\$459	72%	\$3,966
356 Van Nuys, CA	56,855	\$0.34	\$601	83%	\$5,986
357 Vancouver, WA	115,146	\$0.17	\$374	33%	\$1,481
358 Ventura, CA	42,565	\$0.23	\$535	84%	\$5,393
359 Vero Beach, FL	47,009	\$0.17	\$442	68%	\$3,607
360 Virginia Beach, VA	165,089	\$0.94	\$649	73%	\$5,685
361 Visalia, CA	46,399	\$0.19	\$538	65%	\$4,196
362 Waco, TX	54,771	\$0.23	\$463	76%	\$4,223
363 Warren, MI	53,442	\$0.23	\$438	83%	\$4,362
364 Waterbury, CT	42,755	\$0.17	\$471	70%	\$3,956
365 West Palm Beach, FL	131,261	\$0.53	\$437	77%	\$4,038
366 Whittier, CA	56,887	\$0.23	\$506	68%	\$4,129
367 Wichita Falls, TX	41,191	\$0.18	\$444	81%	\$4,316
368 Wichita, KS	161,719	\$0.47	\$343	71%	\$2,922
369 Wilmington, DE	87,667	\$0.28	\$479	56%	\$3,219
370 Wilmington, NC	78,939	\$0.46	\$590	82%	\$5,806
371 Winston Salem, NC	101,067	\$0.31	\$421	61%	\$3,082
372 Woodbridge, VA	60,426	\$0.21	\$446	66%	\$3,532
373 Worcester, MA	68,744	\$0.27	\$497	66%	\$3,936
374 Yakima, WA	45,991	\$0.20	\$579	63%	\$4,377
375 Yonkers, NY	66,496	\$0.27	\$441	78%	\$4,128
376 York, PA	67,941	\$0.24	\$432	67%	\$3,473
377 Youngstown, OH	68,664	\$0.18	\$356	63%	\$2,691
378 Ypsilanti, MI	40,145	\$0.15	\$497	63%	\$3,757
379 Yuma, AZ	51,038	\$0.23	\$579	64%	\$4,447



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## About doxo

For over 8M users across the country, doxo makes it simple to organize and pay any and all bills with any payment account on any device through a standard, secure checkout every time; doxoPLUS adds 5 essential financial protections that boost financial health.

For billers, doxo's network-driven bill pay platform enables online and mobile payments with ridiculously simple integration, radically lower costs, and features that are unavailable in traditional biller-direct platforms. For fintech and payment network partners, doxo delivers innovation to over 8M users across 97% of US Zip Codes facilitating payments to over 120,000 service providers in the doxo Directory. For employees, doxo is an energetic, creative, ever-learning team that is building fintech tools designed to help millions of people stay on top of the most fundamental obligations of their financial lives. 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. doxo is based in Seattle, WA.

For more information visit [www.doxo.com](http://www.doxo.com).