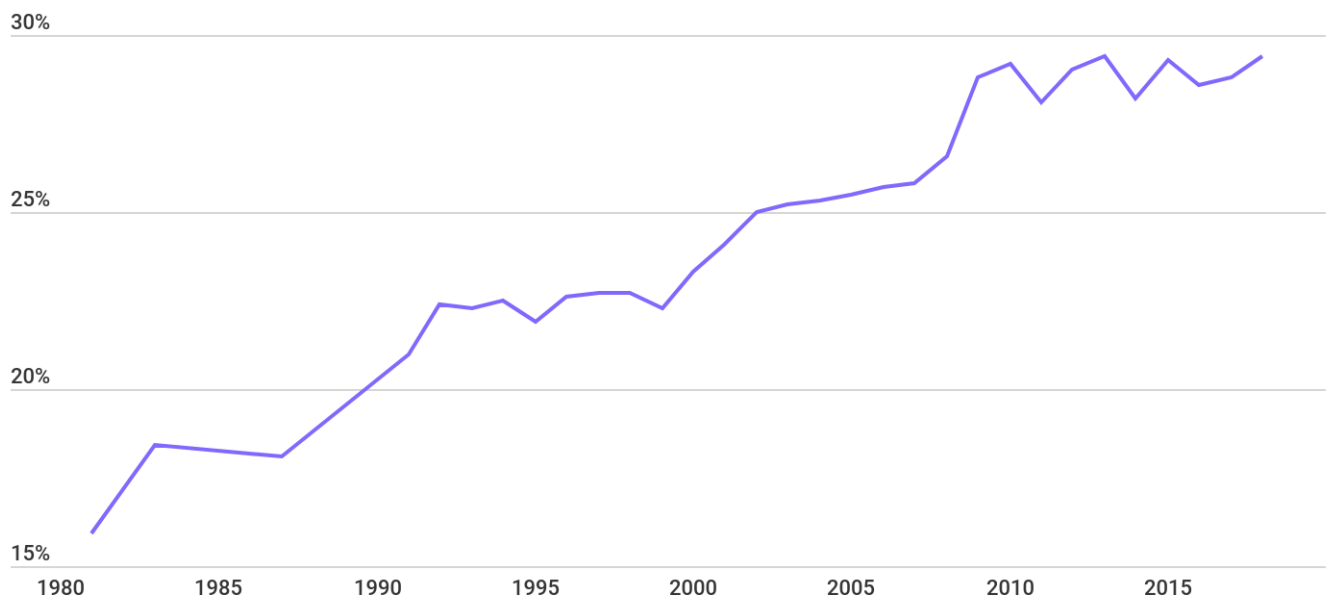# Cities With the Most Female Breadwinners

Introduction

Income inequality in the U.S. hit a new high in 2018, according to recently released data from the U.S. Census Bureau. Paradoxically, within households, there is increasingly less inequality between husbands and wives. In fact, among married couples, wives now outearn their husbands nearly 30% of the time, up from 15.9% in 1981.

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The share of female breadwinners is on the rise, up to nearly 30% in 2018

Share of wives earning more than husband

Source: U.S.Census Bureau's 2018 American Community Survey; Current Population Survey

The number of married couples in which the wife is the primary breadwinner has risen dramatically over the past several decades with rising female education levels and declining wage gaps. Still, it appears the nation is not entirely at ease with the development. A recent study by the Census Bureau found that if a household has a female breadwinner, the wife tends to underreport her true earnings while the husband is more likely to overreport his, attempting to conform to traditional gender norms. In addition, according to the Institute for Family Studies, 41% of female breadwinners still do more housework than their husbands, leading to lower satisfaction in their relationship. Interestingly, males who earn less than their wives do not experience this satisfaction penalty.

Given evolving gender norms and the growing numbers of women who earn more than their husbands, researchers at Volusion wanted to find which metropolitan areas have the most female breadwinners. Using data from the U.S. Census Bureau's *2018 American Community Survey*, they calculated the proportion of married-couple households in which the wife outearns the husband. Only heterosexual married-couple households in which both the wife and husband had earnings were included in the analysis. To improve relevance, Volusion grouped metropolitan areas into size cohorts based on population size: large metros (1,000,000 or more), midsize metros (350,000-999,999), and small metros (less than 350,000).

Across the entire U.S., female breadwinners earned a whopping $70,000 per year in 2018, while their husbands earned just $30,000. For comparison, the median earnings for all men 16 years and over with earnings was just over $41,000, and for women it was approximately $30,000. Here are the metropolitan areas with the most female breadwinners.

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Small & midsize metros with the most female breadwinners

SMALL METROS	PERCENT	MIDSIZE METROS	PERCENT
1. Ithaca, NY	42.2%	1. Lansing-East Lansing, MI	35.8%
2. College Station-Bryan, TX	41.7%	2. Columbia, SC	35.7%
3. State College, PA	41.7%	3. Little Rock-North Little Rock-Conway, AR	35.3%
4. Glens Falls, NY	39.9%	4. North Port-Sarasota-Bradenton, FL	34.9%
5. Homosassa Springs, FL	39.8%	5. Charleston-North Charleston, SC	34.5%
6. Sebastian-Vero Beach, FL	39.1%	6. Deltona-Daytona Beach-Ormond Beach, FL	34.4%
7. Punta Gorda, FL	39.0%	7. Syracuse, NY	34.4%
8. Lewiston-Auburn, ME	37.9%	8. New Haven-Milford, CT	34.3%
9. Bangor, ME	37.6%	9. Winston-Salem, NC	33.7%
10. Burlington-South Burlington, VT	37.1%	10. Portland-South Portland, ME	32.9%
11. Jackson, MI	36.6%	11. McAllen-Edinburg-Mission, TX	32.8%
12. Flagstaff, AZ	36.5%	12. Springfield, MO	32.7%
13. Atlantic City-Hammonton, NJ	36.4%	13. Springfield, MA	32.7%
14. Utica-Rome, NY	35.7%	14. Albany-Schenectady-Troy, NY	32.3%
15. Barnstable Town, MA	35.6%	15. Asheville, NC	32.3%

Large Metros With the Most Female Breadwinners

15. Cleveland - Elyria, OH

- **Share of female breadwinners:** 31.1%
- **Median earnings for female breadwinners:** $70,000
- **Median earnings for female breadwinners' husbands:** $32,000
- **Median earnings for all female workers:** $32,000
- **Median earnings for all male workers:** $46,000

Photo Credit: Alamy Stock Photo

14. New York - Newark - Jersey City, NY-NJ-PA

- **Share of female breadwinners:** 31.1%
- **Median earnings for female breadwinners:** $90,000
- **Median earnings for female breadwinners' husbands:** $36,500
- **Median earnings for all female workers:** $40,000
- **Median earnings for all male workers:** $52,000

Photo Credit: Alamy Stock Photo

13. Miami - Fort Lauderdale - West Palm Beach, FL

- **Share of female breadwinners:** 31.1%
- **Median earnings for female breadwinners:** $60,000
- **Median earnings for female breadwinners' husbands:** $26,000
- **Median earnings for all female workers:** $30,000
- **Median earnings for all male workers:** $35,000

Photo Credit: Alamy Stock Photo

12. Rochester, NY

- **Share of female breadwinners:** 31.5%
- **Median earnings for female breadwinners:** $68,000
- **Median earnings for female breadwinners' husbands:** $31,000
- **Median earnings for all female workers:** $33,000
- **Median earnings for all male workers:** $44,500

Photo Credit: Alamy Stock Photo

11. San Francisco - Oakland - Hayward, CA

- **Share of female breadwinners:** 31.9%
- **Median earnings for female breadwinners:** $119,000
- **Median earnings for female breadwinners' husbands:** $50,000
- **Median earnings for all female workers:** $50,000
- **Median earnings for all male workers:** $68,000

Photo Credit: Alamy Stock Photo

10. Tucson, AZ

- **Share of female breadwinners:** 31.9%
- **Median earnings for female breadwinners:** $60,000
- **Median earnings for female breadwinners' husbands:** $26,000
- **Median earnings for all female workers:** $28,000
- **Median earnings for all male workers:** $35,000

Photo Credit: Alamy Stock Photo

9. Las Vegas - Henderson - Paradise, NV

- **Share of female breadwinners:** 32.0%
- **Median earnings for female breadwinners:** $60,000
- **Median earnings for female breadwinners' husbands:** $28,000
- **Median earnings for all female workers:** $32,000
- **Median earnings for all male workers:** $38,000

Photo Credit: Alamy Stock Photo

8. Richmond, VA

- **Share of female breadwinners:** 32.3%
- **Median earnings for female breadwinners:** $71,000
- **Median earnings for female breadwinners' husbands:** $36,000
- **Median earnings for all female workers:** $36,000
- **Median earnings for all male workers:** $45,000

Photo Credit: Alamy Stock Photo

7. Tampa - St. Petersburg - Clearwater, FL

- **Share of female breadwinners:** 32.3%
- **Median earnings for female breadwinners:** $65,000
- **Median earnings for female breadwinners' husbands:** $30,000
- **Median earnings for all female workers:** $31,000
- **Median earnings for all male workers:** $40,000

Photo Credit: Alamy Stock Photo

6. Philadelphia - Camden - Wilmington, PA-NJ-DE-MD

- **Share of female breadwinners:** 32.5%
- **Median earnings for female breadwinners:** $82,000
- **Median earnings for female breadwinners' husbands:** $37,000
- **Median earnings for all female workers:** $37,400
- **Median earnings for all male workers:** $50,000

Photo Credit: Alamy Stock Photo

5. Raleigh, NC

- **Share of female breadwinners:** 32.5%
- **Median earnings for female breadwinners:** $79,400
- **Median earnings for female breadwinners' husbands:** $35,000
- **Median earnings for all female workers:** $38,000
- **Median earnings for all male workers:** $49,00

Photo Credit: Alamy Stock Photo

4. Memphis, TN-MS-AR

- **Share of female breadwinners:** 32.9%
- **Median earnings for female breadwinners:** $62,000
- **Median earnings for female breadwinners' husbands:** $31,000
- **Median earnings for all female workers:** $30,000
- **Median earnings for all male workers:** $39,200

Photo Credit: Alamy Stock Photo

3. Sacramento - Roseville - Arden-Arcade, CA

- **Share of female breadwinners:** 33.1%
- **Median earnings for female breadwinners:** $80,000
- **Median earnings for female breadwinners' husbands:** $33,000
- **Median earnings for all female workers:** $35,000
- **Median earnings for all male workers:** $48,000

Photo Credit: Alamy Stock Photo

2. Hartford - West Hartford - East Hartford, CT

- **Share of female breadwinners:** 33.3%
- **Median earnings for female breadwinners:** $86,000
- **Median earnings for female breadwinners' husbands:** $40,000
- **Median earnings for all female workers:** $40,000
- **Median earnings for all male workers:** $55,000

Photo Credit: Alamy Stock Photo

1. Buffalo - Cheektowaga - Niagara Falls, NY

- **Share of female breadwinners:** 33.6%
- **Median earnings for female breadwinners:** $70,000
- **Median earnings for female breadwinners' husbands:** $33,000
- **Median earnings for all female workers:** $35,000
- **Median earnings for all male workers:** $45,000

Photo Credit: Alamy Stock Photo

Methodology and Detailed Findings

All statistics were derived from the U.S. Census Bureau's *2018 American Community Survey Public Use Microdata Sample (PUMS)*. The share of female breadwinners for each metropolitan statistical area was calculated as the proportion of all married-couple households in which the wife outearns the husband. Only heterosexual married-couple households in which both the wife and husband had earnings were included in the analysis. All statistics on median earnings are for all workers, including part-time and full-time individuals.

The analysis found a strong positive relationship between a woman's level of education and the likelihood of earning more than her husband. Married women who hold at least a bachelor's degree are almost 70% more likely to be breadwinners than those who had not finished high school. This suggests that women who earn more than their husbands do so not only because their husbands earn less than average, as the data shows, but also because of their own above-average earning potential.

Women with higher levels of education are more likely to outearn their husband
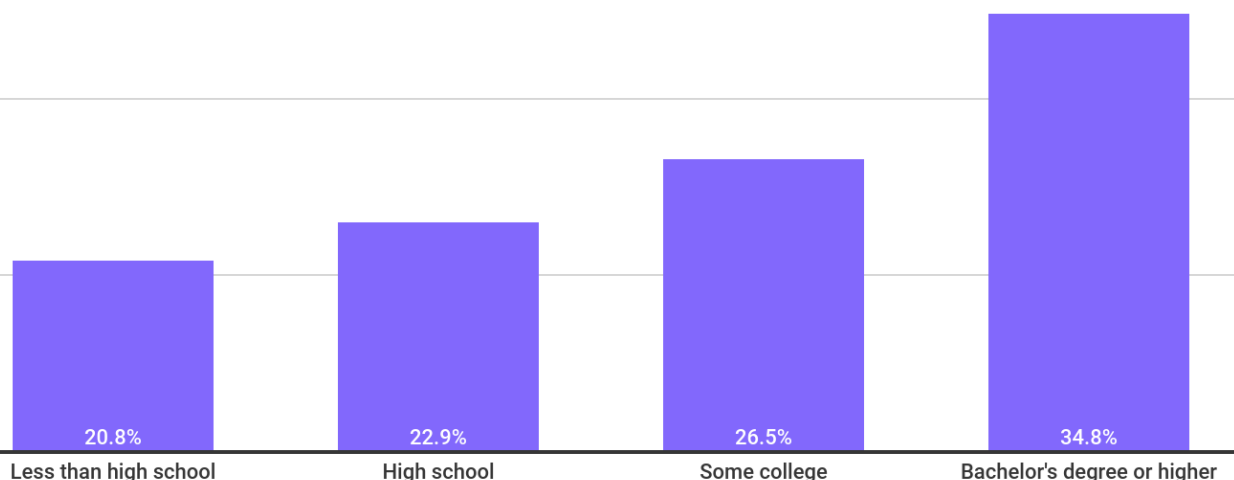
Share of wives earning more than husband

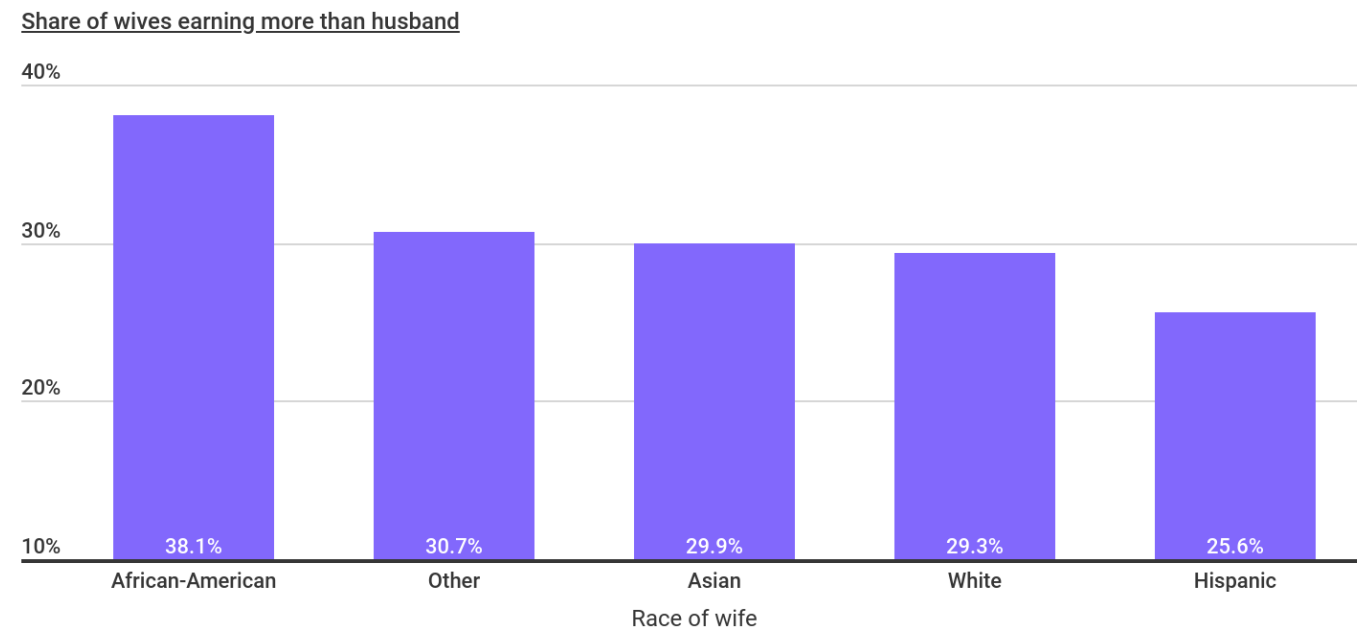| Less than high school	High school	Some college	Bachelor's degree or higher
20.8%	22.9%	26.5%	34.8%

Source: U.S. Census Bureau's 2018 American Community Survey

The share of female breadwinners varies significantly by race as well. African-Americans are strongly overrepresented among female breadwinners, whereas Hispanics are significantly underrepresented. Among married African-American women, 38.1% are the primary earners in their relationships. For Hispanics, that number is just 25.6%. Among whites, Asians, and other races, the share of female breadwinners is close to the national proportion of 29.4%.

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African-American women are most likely to be breadwinners; Hispanic women are least likely

Share of wives earning more than husband

Race	Share
African-American	38.1%
Other	30.7%
Asian	29.9%
White	29.3%
Hispanic	25.6%

Race of wife

Source: U.S. Census Bureau's 2018 American Community Survey

Despite a shrinking gender wage gap, increased levels of education among women, and more wives outearning their husbands than ever before, much work still needs to be done. That female breadwinners report being less satisfied with their family life than their peers who earn less than their husbands suggests a strong need for continued change both outside and inside the household.

View the full results of the study here.

About Volusion

Volusion is an all-in-one ecommerce solution that helps entrepreneurs build and manage successful online businesses. Since 1999, our dedicated team of developers, marketers, designers, and technical support experts have been passionate about helping merchants operate and grow their stores, whether startup or established. Two decades later, Volusion has earned dozens of accolades and powered over 150,000 successful online businesses.

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