

Best Cities for Women in the Workforce 2016

www.nerdwallet.com/blog/studies/best-cities-women-in-the-workforce-2016/

Courtney Miller & Laura McMullen



Wages have increased for American women since the time when they made only 59% of men's earnings, in 1974. But a gap persists. NerdWallet analyzed the most recent data from the U.S. Census Bureau to compare the median earnings of male full-time workers with the amount that female full-time workers make for all industries. We found that women take home about 80 cents for every \$1 that men earn.

However, in some cities, women make nearly as much as, if not more than, men. To identify these places, NerdWallet examined data for 529 U.S. cities and ranked them based on the environment for working women.

Our analysis factors in 2014 census data on women's earnings and labor force participation rate, as well as the cost of living by examining rent costs. It also includes the average 2015 unemployment rate from the Bureau of Labor Statistics.

Key takeaways

Industry makes a difference. Scan the top 10 list, and you'll see a common thread: opportunities for women in health care and education at hospital systems and universities. This makes sense, given that a disproportionate number of women work in these fields.

According to the Census Bureau's 2014 American Community Survey, women hold 78.4% of jobs in the health care and social assistance industry, in workplaces such as physicians' offices, hospitals and rehabilitation centers. Women also work in 68.5% of jobs in educational services, which includes positions in schools, colleges and trade schools.

In a few cities, women earn more than men. In 17 of the 529 cities analyzed, women's median earnings were higher than men's earnings. Three of those cities also saw high scores for women in other measures and made our top 10. These cities include Durham, North Carolina; Skokie, Illinois; and Redwood City, California.

Minnesota dominates the top 10. Rochester (No. 1), Minneapolis (No. 2) and St. Paul (No. 3) lock down the top spots in our rankings. In each city, women's median earnings are more than 90% of men's, unemployment is lower than the national average, and the cost of living is also lower than other places in our analysis.

Best cities for women in the workforce 2016

1. Rochester, Minnesota

In our top city, women's median earnings in 2014 were 92.3% of men's — well above the 79.8% national rate reported in the 2014 American Community Survey. Plus, women living in Rochester don't have to overspend on housing: Median monthly rent is 22.2% of monthly earnings, the lowest percentage of the top 10. For context, federal guidelines advise spending no more than 30% of gross income on housing. The Mayo Clinic is the largest employer in Rochester and in the state, according to the Rochester Area Economic Development Inc. The medical center employs more than 32,000 people in Minnesota. Other major Rochester employers include Rochester Public Schools, Olmsted Medical Center and IBM.

2. Minneapolis

Women's median earnings in Minneapolis were 94% of men's in 2014. And while Minneapolis is the most populous city in our top 10, with more than 400,000 residents, workers won't find big-city rents. Paying the median monthly rent in Minneapolis takes 22.4% of women's median earnings. Target is headquartered in Minneapolis and is the city's largest employer. Financial institutions including Wells Fargo, U.S. Bancorp and Ameriprise Financial also employ thousands of residents, according to the Minneapolis Downtown Council.

3. St. Paul, Minnesota

Minneapolis' twin city, St. Paul, rounds out Minnesota's domination of the top three. In St. Paul, women participate in the workforce at almost the same rate as men, lagging by only 0.6%, which suggests that the working environment is a strong one for women. On a national scale, the difference in the workforce participation rate for men and women is a full 10 percentage points. The St. Paul area is home to Fortune 500 companies such as 3M Co., Ecolab and St. Jude Medical.

4. Iowa City, Iowa

Of the 529 cities NerdWallet analyzed, there are 24 places where the percentage of women in the workforce is higher than the participation rate of men. One of those places is Iowa City, where women top men by 9.4 percentage points. Iowa City also stands out on our list for its average unemployment rate of 2.5% in 2015 — one of the lowest on our list and below the national average of 5.3% in that year. Like many of the top places on our list, Iowa City offers opportunities for women in health care and education. The University of Iowa and the University of Iowa Hospitals and Clinics are the largest employers in the city, followed by Iowa City Community School District, Iowa City VA Health Care System and Mercy Iowa City hospital, according to the Iowa City Area Development Group.

5. Denton, Texas

In this city about 50 miles northwest of Dallas, women's median earnings are 93.5% of men's. Many women likely work in Denton's educational institutions — including the University of North Texas, Denton Independent School District and Texas Woman's University, which are among the city's top employers, according to the Denton Economic Development Partnership. Other major employers include Peterbilt Motors and Texas Health Presbyterian Hospital Denton, Denton Regional Medical Center and Denton State Supported Living Center.

6. Durham, North Carolina

Durham is one of only 17 places in our 529-city analysis where women outearn men. Here, women's median earnings are 101.9% of men's median earnings, compared with the national rate of 79.8%. The city's main industries are education and health care, with Duke University and its health system employing more than 35,000 people. The tech industry is a force in Durham, too. Research Triangle Park, a technology research and development hub, is home to more than 200 companies, including an IBM operation that employs about 10,000

people, according to the Greater Durham Chamber of Commerce.

7. Ann Arbor, Michigan

Nationwide, the workforce participation rate for women is 10 percentage points lower than that for men. In Ann Arbor, however, the difference is 3.6%. Similar to Duke University's impact in Durham, the University of Michigan shapes Ann Arbor's economy around health care and education. The University of Michigan Health System employs about 18,000 people, and more 10,000 people work at the university, according to Ann Arbor Spark, an economic development organization.

8. Bismarck, North Dakota

In Bismarck, the percentage of women participating in the workforce tops that of men by 0.4%. Bismarck also stands out for having the lowest average 2015 unemployment rate of the top 10 cities at 2.4%, compared with the national average of 5.3%. Many residents of North Dakota's capital are employed in state, federal and local government. Sanford Health, CHI St. Alexius Health and the Bismarck Public School District are major employers as well, according to the Bismarck-Mandan Development Association.

9. Skokie, Illinois

In Skokie, a village of 65,000 residents about 16 miles northwest of Chicago, women's median earnings trump men's by 3.6%. Skokie also has a AAA bond rating from Fitch IBCA, which indicates strong economic health and financial management. The village's largest employers are NorthShore University HealthSystem and Federal-Mogul Motorparts Inc. Retailers such as Macy's and Nordstrom employ Skokie residents as well, according to the 2015 Village of Skokie Comprehensive Annual Financial Report. Skokie residents can also access Chicago's plentiful opportunities via public transportation or a drive on the interstate.

10. Redwood City, California

In Redwood City, the median salary for women is nearly 10% higher than that of men. Of all 529 cities NerdWallet analyzed, there were only two places — Santa Barbara, California, and Gaithersburg, Maryland — where women outearned men by a higher percentage. Something to note about Redwood City, however, is that men's workplace participation rates are 15.3 percentage points higher than women's, compared with the national difference of 10 percentage points. Redwood City's job market reflects its location between the technology hubs of San Francisco and San Jose. Oracle and Electronic Arts were Redwood City's top private employers in 2015, according to the city's website.

Best cities for women in the workforce 2016

Scroll down and right in the table below to see the data for the top 100 cities.

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
1. Rochester, Minnesota	92.3%	22.2%	6.8%	3.1%	74.8

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
2. Minneapolis, Minnesota	94.0%	22.4%	6.8%	3.4%	74.4
3. St. Paul, Minnesota	91.9%	23.9%	0.6%	3.8%	74.1
4. Iowa City, Iowa	81.3%	27.3%	-9.4%	2.5%	74.0
5. Denton, Texas	93.5%	25.9%	4.8%	3.3%	72.6
6. Durham, North Carolina	101.9%	25.7%	5.1%	4.6%	72.2
7. Ann Arbor, Michigan	85.8%	24.9%	3.6%	2.9%	71.4
8. Bismarck, North Dakota	77.7%	25.0%	-0.4%	2.4%	71.1
9. Skokie, Illinois	103.6%	24.4%	10.0%	4.9%	70.9
10. Redwood City, California	109.7%	31.1%	15.3%	3.0%	70.5
11. Denver, Colorado	97.7%	26.3%	8.3%	3.9%	70.5
12. Madison, Wisconsin	85.2%	25.4%	4.0%	3.1%	70.0
13. Grand Rapids, Michigan	99.5%	26.2%	6.0%	4.7%	69.7
14. Portland, Maine	93.6%	30.1%	2.9%	3.4%	69.7
15. Albany, New York	98.9%	25.4%	4.6%	5.2%	69.4
16. Boise, Idaho	82.3%	24.0%	6.7%	2.8%	69.3
17. Fargo, North Dakota	77.4%	24.1%	5.7%	2.3%	68.8

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
18. Lincoln, Nebraska	80.4%	26.8%	4.8%	2.3%	68.7
19. Livonia, Michigan	83.1%	24.7%	4.8%	3.2%	68.7
20. Alexandria, Virginia	91.9%	28.5%	6.6%	3.3%	68.5
21. Lewisville, Texas	99.2%	30.1%	11.3%	3.2%	68.5
22. Asheville, North Carolina	96.1%	28.5%	5.9%	4.1%	68.3
23. Norman, Oklahoma	85.5%	26.0%	7.0%	3.0%	68.2
24. Brooklyn Park, Minnesota	92.0%	27.1%	6.4%	3.9%	67.8
25. Columbus, Ohio	90.7%	26.5%	5.6%	4.0%	67.8
26. Boulder, Colorado	86.7%	28.1%	4.5%	3.2%	67.7
27. Waco, Texas	97.5%	29.3%	5.8%	4.3%	67.7
28. Sioux City, Iowa	80.8%	23.6%	3.3%	3.7%	67.6
29. Gaithersburg, Maryland	111.2%	34.8%	8.7%	4.0%	67.6
30. Lexington-Fayette, Kentucky	85.9%	25.0%	5.3%	3.8%	67.5
31. Cranston, Rhode Island	89.7%	25.1%	-2.9%	5.7%	67.3
32. St. Joseph, Missouri	82.7%	23.7%	-2.5%	5.0%	67.3

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
33. Green Bay, Wisconsin	84.7%	22.1%	6.5%	4.5%	66.5
34. Duluth, Minnesota	80.1%	24.7%	2.6%	3.8%	66.4
35. Omaha, Nebraska	83.9%	27.2%	7.6%	2.9%	66.3
36. Tyler, Texas	87.3%	27.7%	2.1%	4.2%	66.3
37. Columbia, Missouri	83.4%	27.1%	4.0%	3.5%	66.2
38. Sioux Falls, South Dakota	79.5%	25.8%	5.7%	3.0%	66.2
39. St. Cloud, Minnesota	76.8%	25.4%	-3.0%	4.1%	66.0
40. Cincinnati, Ohio	85.8%	21.0%	7.9%	4.9%	66.0
41. Eau Claire, Wisconsin	84.4%	27.1%	3.6%	3.8%	66.0
42. Redlands, California	99.1%	26.4%	19.2%	3.7%	66.0
43. Lawrence, Kansas	76.7%	25.9%	-1.0%	3.7%	66.0
44. Eugene, Oregon	99.1%	25.4%	9.6%	5.5%	65.9
45. Wichita Falls, Texas	84.5%	28.3%	-1.1%	4.3%	65.8
46. Evanston, Illinois	91.2%	26.3%	4.5%	4.9%	65.8
47. Salt Lake City, Utah	93.7%	28.5%	14.5%	3.2%	65.6

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
48. Cedar Rapids, Iowa	76.9%	21.5%	6.2%	3.8%	65.6
49. Bloomington, Indiana	98.3%	27.5%	6.7%	5.4%	65.6
50. Oshkosh, Wisconsin	77.2%	26.4%	-5.5%	4.5%	65.5
51. Folsom, California	68.9%	25.2%	-11.7%	3.8%	65.3
52. Pittsburgh, Pennsylvania	87.7%	25.9%	1.9%	5.1%	65.2
53. Schenectady, New York	93.6%	27.3%	0.7%	5.8%	65.1
54. Champaign, Illinois	85.2%	25.9%	1.0%	4.9%	65.0
55. Bloomington, Minnesota	80.5%	27.5%	3.9%	3.4%	64.8
56. Salem, Oregon	96.4%	26.0%	5.2%	6.0%	64.5
57. Portland, Oregon	89.3%	26.5%	5.5%	4.8%	64.4
58. Eagan, Minnesota	77.9%	25.1%	9.3%	2.9%	64.3
59. Bryan, Texas	92.9%	30.9%	10.5%	3.5%	64.2
60. Westland, Michigan	88.2%	24.7%	6.1%	5.1%	64.2
61. Arlington Heights, Illinois	88.2%	25.3%	9.7%	4.4%	64.2
62. Lakewood, Colorado	90.4%	29.5%	7.2%	4.0%	64.1

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
63. Roanoke, Virginia	88.3%	26.4%	4.2%	5.0%	64.1
64. Kalamazoo, Michigan	83.5%	28.8%	-4.9%	5.2%	63.9
65. Scranton, Pennsylvania	94.1%	25.2%	5.2%	6.1%	63.8
66. Bellingham, Washington	98.4%	27.8%	8.5%	5.6%	63.8
67. Nashville-Davidson, Tennessee	92.0%	28.5%	8.0%	4.5%	63.7
68. Berkeley, California	80.7%	28.4%	2.6%	3.8%	63.7
69. Edinburg, Texas	97.6%	20.5%	24.0%	4.9%	63.6
70. Waukesha, Wisconsin	78.0%	24.9%	3.9%	4.1%	63.6
71. San Francisco, California	84.9%	30.7%	4.2%	3.5%	63.6
72. Gainesville, Florida	86.4%	27.9%	2.5%	4.8%	63.6
73. Walnut Creek, California	91.9%	28.1%	16.9%	3.3%	63.3
74. Appleton, Wisconsin	77.6%	22.1%	9.5%	4.0%	63.2
75. Springfield, Missouri	86.8%	26.8%	7.0%	4.5%	63.2
76. Dayton, Ohio	90.8%	24.8%	5.6%	5.9%	63.1

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
77. San Mateo, California	92.4%	32.8%	11.1%	3.2%	63.1
78. Arlington, Texas	90.0%	27.6%	13.0%	3.9%	62.9
79. Oklahoma City, Oklahoma	83.0%	26.1%	11.8%	3.5%	62.8
80. Alameda, California	81.3%	27.8%	4.2%	4.0%	62.8
81. Louisville/Jefferson, Kentucky	83.1%	23.3%	9.2%	4.7%	62.6
82. Rancho Cordova, California	98.6%	28.0%	4.6%	6.5%	62.5
83. Napa, California	102.3%	33.5%	10.4%	4.7%	62.5
84. Austin, Texas	88.3%	31.2%	12.7%	2.9%	62.5
85. Dallas, Texas	94.4%	29.2%	14.8%	4.1%	62.3
86. Greensboro, North Carolina	92.7%	25.8%	9.3%	5.6%	62.3
87. Palo Alto, California	71.6%	23.9%	10.5%	2.7%	62.2
88. Fort Collins, Colorado	82.8%	33.0%	2.7%	3.3%	62.2
89. Indianapolis, Indiana	87.0%	26.4%	6.1%	5.2%	62.0
90. Roseville, California	90.0%	24.9%	14.8%	4.7%	61.9
91. Columbia, South Carolina	98.6%	27.9%	7.2%	6.4%	61.7

City	Women's median earnings in 2014 as a percentage of men's earnings	Median monthly rent in 2014 as a percentage of women's median earnings	Difference in participation rate of men vs. women in the workforce	Average unemployment rate in 2015	Score
92. Jackson, Tennessee	89.1%	26.1%	-0.3%	6.6%	61.7
93. Rapid City, South Dakota	82.2%	29.6%	5.3%	3.9%	61.6
94. Mesquite, Texas	95.8%	33.5%	9.9%	4.1%	61.6
95. Cheektowaga, New York	86.7%	25.7%	5.4%	5.5%	61.5
96. Aurora, Colorado	94.4%	31.5%	11.4%	4.4%	61.1
97. Winston-Salem, North Carolina	85.5%	25.2%	6.8%	5.4%	61.0
98. Des Moines, Iowa	80.6%	26.6%	7.4%	4.2%	61.0
99. Athens-Clarke, Georgia	98.2%	30.4%	7.2%	5.9%	61.0
100. Santa Barbara, California	115.4%	40.4%	11.6%	4.1%	60.9

Methodology

We examined 529 cities across the U.S.; cities without data in all categories analyzed weren't included. To calculate the overall score for each place we used the following measures:

- The average 2015 unemployment rate, from the Bureau of Labor Statistics, is 25% of the score.

(The data below are from the 2014 [U.S. Census Bureau's American Community Survey](#))

- Women's median earnings as a percentage of men's median earnings for full-time, year-round workers are 25% of the score.
- Median gross rent as a percentage of women's median monthly earnings is 25% of the score.
- The difference between men and women in the workforce as measured by the participation rate, which is the percentage of adults ages 20 to 64 who are employed or who are seeking employment, is 25% of the score.

Courtney Miller is a data analyst at NerdWallet, a personal finance website. Email: courtney.miller@nerdwallet.com.
Laura McMullen is a staff writer at NerdWallet. Email: lmcmullen@nerdwallet.com. Twitter: [@lauraemcmullen](https://twitter.com/lauraemcmullen).

Image via iStock.