

New Report Reveals How Long Americans Need to Save for a Wedding, Depending on Where They Live

New data compares average wedding costs to local household income across major US cities, revealing where couples spend the biggest slice of a year's pay.

NEW YORK, NY, UNITED STATES, June 29, 2026 /EINPresswire.com/ -- Getting married in America has never carried a heavier price tag relative to what couples actually earn. A [new report](#) ranked major US cities by the metric that reflects real financial strain: how much of a local household's yearly income a wedding actually consumes.

The findings land in the middle of peak wedding season — and against a backdrop of growing financial anxiety. Searches for “how to budget for a wedding” are up 1,730%, while searches for “wedding debt” have climbed 497%. A recent survey found that 67% of couples regret how much they spent on their wedding, with 1 in 3 wishing they had put the money toward a house deposit instead.

The US cities where weddings cost the most relative to local income

1. New York City — \$51,700, or 64% of a year's household income. The most expensive place in America to get married relative to what locals earn. NYC couples now hand over nearly two-thirds of a year's household income for a single day.
2. Honolulu — \$54,500, or 58% of a year's household income. Paradise comes at a price. A Hawaiian wedding eats more of the local paycheck than almost anywhere on the mainland — and Hawaii is the single most expensive state in which to marry, at over \$53,000 per wedding.
3. Savannah, GA — \$32,542, or 57% of a year's household income. The biggest surprise of the report. Savannah has a lower cost of living than most cities on this list, yet weddings here consume a bigger share of household income than in Los Angeles or Seattle — a reflection of its quiet rise as one of America's most coveted destination-wedding spots.
4. Los Angeles — \$41,300, or 50% of a year's household income. The heart of the country's single biggest wedding market: California sees \$9.6 billion in wedding spend a year, more than any other state. Even on LA's higher incomes, the average wedding still claims half a year's pay.

5. Houston — \$30,800, or 48% of a year's household income. Texas is the second-largest wedding market nationally at \$5.5 billion a year. Houston offers one of the lowest average wedding costs in the top 10, but against a local median income near \$65,000 it still swallows almost half.
6. Orlando — \$34,000, or 47% of a year's household income. Florida draws couples for destination weddings, and Orlando's tourism economy props up vendor pricing. The result: a mid-range bill that takes nearly half of local household income.
7. Charlotte, NC — \$37,600, or 46% of a year's household income. A \$37,600 average lands at 46% of local income — proof that a city doesn't need coastal-capital prices to strain a couple's budget.
8. Seattle, WA — \$56,700, or 46% of a year's household income. The highest sticker price in the entire top 10 at \$56,700. It ranks only eighth by income share purely because Seattle's median household income — around \$124,000 — is among the highest in the country.
9. Phoenix, AZ — \$37,100, or 46% of a year's household income. Arizona is a nearly \$1 billion wedding market. Phoenix mirrors the national squeeze almost exactly: a sub-\$40,000 wedding that still consumes close to half of what local households take home.
10. Chicago, IL — \$35,000, or 45% of a year's household income. The Midwest's largest city closes out the top 10. Illinois sees nearly \$2.2 billion in annual wedding spend, and in Chicago the average bill claims just under half of local household income.

At the other end of the aisle, Palm Beach, New Orleans, and Providence emerged as the most budget-friendly places to get married, where the average wedding eats as little as 21% of household income, leaving couples with more left over to enjoy being newlyweds.

How couples can cut costs without guests noticing

With wedding bills climbing, more couples are rethinking where and how they tie the knot. Kristen Kane, a wedding planner at Kristen Kane Events, says she is increasingly seeing couples from expensive cities like New York and Los Angeles choose to marry elsewhere, and shared her go-to ways to trim costs without guests ever noticing:

“Consider a Friday wedding. Many venues and vendors offer lower rates on Fridays, and these weddings have become much more common in recent years. In my experience, guests generally do not mind, especially when they receive enough advance notice.

Look at off-season dates. January through March is typically considered the off-season by many wedding professionals. Couples can often secure better pricing and greater availability during those months.

Skip traditional RSVP cards. Instead, include a QR code on the invitation that directs guests to a wedding website where they can RSVP, select their meal choice, and find other important wedding details. This saves on printing and postage costs while streamlining guest management.

Hire a planner or coordinator. While it may seem counterintuitive, an experienced planner can often help couples avoid costly mistakes and may have relationships with venues and vendors that provide added value or preferred pricing opportunities.

Rethink dessert. A small cutting cake paired with sheet cake served from the kitchen can significantly reduce cake costs.”

Methodology

Average wedding costs across major US cities were mapped using market data from wedding.report, then compared against local median household income (sourced from worldpopulationreview.com and the US Census Bureau) to calculate the wedding cost as a percentage of annual household income. Cities were ranked by that percentage to reflect the real financial impact of a wedding on local couples.

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