

Research

50 Cities Defined By Strong Population Growth and Value

By Erika Morphy

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Across the U.S., a select set of cities is standing out in 2025 for both rapid growth and relative affordability, according to a recent GoBankingRates [analysis](#). The study, which pulled data from the U.S. Census and a variety of housing and economic sources, highlighted the convergence of strong population gains with cost-of-living metrics that remain below national averages. Nowhere is this dual trend more pronounced than in Texas, which claims 12 of the nation's top 50 fastest-growing, most affordable markets — a reflection of the state's ongoing economic expansion and its appeal to new residents seeking better value for their housing budgets.

A major theme emerging from the list is the dominance of Southern cities, with the Sun Belt continuing to attract new arrivals thanks largely to lower home prices, moderate rental costs and robust job growth. Markets such as San Antonio, Fort Worth, and Lubbock underscore how migration patterns are favoring areas with strong infrastructure, diversified economies, and room to grow. These cities are not only outpacing national averages for population increase over both one- and five-year measures, but they also consistently offer median rents and home values priced below typical U.S. figures — key benchmarks that allowed them to rank highly in the study.



and North Carolina, cities such as Mesa, Jacksonville and Raleigh are registering consistent household gains and delivering cost-of-living advantages, particularly for buyers and renters who are priced out of larger coastal hubs. These destinations often combine a lower barrier to homeownership with economies that are adding jobs in diverse fields, from healthcare to technology, further fueling their popularity among both young families and remote professionals.

Midwestern cities are also making a quiet showing, with places like Omaha and Des Moines appearing in the top 50. These markets offer a blend of slower appreciation that keeps real estate costs in check and steady investment in amenities, which contribute to their appeal for people seeking a stable, less volatile housing market with potential for personal savings.

GoBankingRates based its rankings on a rigorous set of criteria. Cities had to not only surpass the national growth average in both short and long-term measures but also demonstrate housing and rental costs below U.S. benchmarks. The calculations incorporated data from Zillow, the Federal Reserve, and the Bureau of Labor Statistics, alongside local income and cost-of-living assessments, resulting in a list that spotlights cities where rising populations and affordability go hand in hand.

These findings suggest that in 2025, migration is not solely about chasing job opportunities — buyers and renters are increasingly weighing where their money stretches further. The resulting reshuffling is sharply pronounced in the Sun Belt and the Midwest, but is also gaining traction in smaller metros with long-term growth prospects. As cost pressures remain high in traditional gateway cities, expect these affordable, fast-





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