

Top 15 Most Affordable U.S. Cities for Recent College Graduates

Eligibility: city population of 100,000+; one city per MSA; highest-scoring qualifying city retained for each MSA.

Rank	City	State	City Population	Zillow ZORI (Monthly Rent)	Zillow ZHVI (Typical Home Value)	2025 Unemployment Rate	Regional Cost Index (2023)	Average Federal Student Loan Balance (State)	Graduate Affordability Score (0–100)
1	Fargo	ND	136,275	\$1,097	\$322,501	2.7%	89.41	\$30,543	91.68
2	Evansville	IN	116,176	\$1,032	\$204,339	3.4%	89.77	\$34,502	91.22
3	Topeka	KS	125,795	\$1,259	\$195,818	3.8%	85.89	\$34,537	90.93
4	Shreveport	LA	175,902	\$1,148	\$149,661	4.2%	87.13	\$36,167	90.44
5	Sioux Falls	SD	213,748	\$1,323	\$335,410	2.0%	90.28	\$31,705	90.28
6	Lafayette	LA	123,311	\$1,318	\$227,026	3.7%	87.01	\$36,167	89.41
7	Tulsa	OK	416,209	\$1,253	\$221,628	3.3%	89.48	\$33,483	89.20
8	Montgomery	AL	195,300	\$1,309	\$152,703	2.9%	90.76	\$39,157	89.16
9	Jackson	MS	141,196	\$1,241	\$88,619	3.5%	90.67	\$39,009	88.92
10	Little Rock	AR	206,427	\$1,203	\$219,956	3.9%	89.09	\$35,504	88.54
11	Columbus	GA	202,171	\$1,259	\$174,579	3.9%	88.79	\$43,813	88.51
12	Wichita	KS	400,987	\$1,143	\$207,235	4.1%	89.48	\$34,537	88.49
13	Springfield	MO	169,847	\$1,228	\$247,377	3.7%	89.27	\$37,024	88.44
14	Amarillo	TX	205,130	\$1,292	\$209,934	3.1%	90.81	\$35,014	88.38
15	Fort Wayne	IN	275,203	\$1,262	\$248,474	3.4%	89.98	\$34,502	88.29

Student loan balance is state-level and is shown for context only. It is not included in the Graduate Affordability Score.