

The Kiplinger 50

To come up with this list of cities, we began by surveying you, our readers, to see what factors you consider most important when choosing a place to live. The top two were cost of living and cost of housing. Quality health care and a low crime rate were also among your top requirements.

We then asked Bert Sperling, co-author of *Cities Ranked & Rated* (Wiley, \$25) and host of BestPlaces.net, to design a database to take these factors into account. Other key criteria used were weather, education (primary, secondary and higher), cultural amenities and transportation.

Unfortunately, no database could allow for another top priority: proximity to family.

To broaden the appeal of the cities on the list, we also factored in economic vitality -- we gave points to well-diversified economies that are good places to start or expand businesses. In addition, we looked at quality of life, which by our definition means the variety of cultural and recreational activities available.

With this tentative list in hand, we sent six writers out to investigate the top cities, with instructions to examine in particular the price of housing, the character of neighborhoods and the ease of living. Were commutes reasonable? Did suburbs have personalities? Were downtowns clean, interesting and vibrant? Based on all of our findings, a panel of eight writers and editors ranked the cities.

Metro Area	Population	Population growth#	Median Home Price*	1-Year Home Price Change	Cost-of-Living index+	Singles	Young couples	Families	Empty nesters
1) Nashville, Tenn.	1,398,214	7.0%	\$166,300	6.2%	84	x		x	x
2) Minneapolis-St. Paul, Minn.	3,138,324	6.2	232,500	9.3	100	x	x	x	x
3) Albuquerque, N.M.	782,916	7.4	171,600	8.7	89				
4) Atlanta, Ga.	4,765,845	13.2	171,200	4.9	88	x	x		x
5) Austin, Tex.	1,415,324	14.0	165,400	2.0	86	x	x	x	
6) Kansas City, Mo.	1,934,400	5.6	153,500	6.0	85	x		x	
7) Asheville, N.C.	387,970	5.1	153,300	9.0	89			x	x
8) Ithaca, N.Y.	103,641	7.4	220,900	8.5	92		x	x	
9) Pittsburgh, Pa.	2,402,483	-1.1	113,200	5.5	85			x	
10) Iowa City, Iowa	138,941	5.5	133,800	6.2	85			x	
11) St. George, Utah	110,515	22.3	209,400	18.5	89			x	
12) Harrisburg,	521,971	2.6	143,600	8.0	87			x	

Pa.									
13) Lexington, Ky.	429,410	5.3	148,700	4.9	85			x	
14) Indianapolis, Ind.	1,626,173	7.4	124,300	3.5	81	x		x	
15) Logan, Utah	110,632	7.7	158,700	6.3	86			x	
16) La Crosse, Wis.	129,118	1.8	127,200	7.2	86			x	
17) Rochester, Minn.	176,606	8.0	153,800	6.2	93			x	x
18) St. Louis, Mo.	2,754,233	2.4	139,100	9.0	86			x	
19) State College, Pa.	144,311	6.3	152,700	7.9	87			x	
20) Madison, Wis.	534,567	6.5	225,100	10.5	91		x	x	
21) Provo, Utah	424,127	12.6	154,300	4.6	89			x	
22) Philadelphia, Pa.	3,888,163	1.2	219,100	15.4	106	x	x		x
23) Fargo, N.D.	181,586	4.2	132,900	9.1	82			x	
24) Columbia, Mo.	153,706	5.6	156,500	7.4	88				
25) Ann Arbor, Mich.	345,128	6.9	184,000	5.3	97		x	x	
26) Richmond, Va.	1,160,347	6.0	205,400	14.1	89	x	x		
27) Olympia, Wash.	224,064	8.1	199,900	14.2	97			x	
28) Bismarck, N.D.	97,858	3.4	128,600	6.9	85			x	
29) Morgantown, W.Va.	115,519	3.9	141,900	11.5	90			x	
30) Lafayette, Ind.	187,749	5.2	95,800	1.5	78				
31) Sioux Falls, S.D.	203,375	9.4	139,400	5.8	84			x	
32) St. Cloud, Minn.	177,225	6.0	132,900	10.1	89				
33) Evansville, Ind.	347,584	1.5	104,300	4.0	77			x	
34) Fort Collins, Colo.	270,414	7.5	199,800	4.7	98	x	x	x	
35) Jefferson City, Mo.	144,081	2.9	139,100	6.3	83				
36) Tacoma, Wash.	756,177	7.9	214,200	15.0	98	x	x	x	x
37) Lancaster, Pa.	488,738	3.8	167,100	10.3	90			x	
38) Virginia Beach, Va.	1,645,236	4.7	219,900	21.8	91	x			x

39) Charlottesville, Va.	185,936	7.8	315,200	18.2	108			x	x
40) Boise City, Idaho	530,294	14.3	164,800	7.3	84	x	x	x	x
41) Abilene, Tex.	157,871	-1.5	117,300	9.6	78		x		
42) Lynchburg, Va.	225,751	1.5	193,100	16.5	89				
43) College Station, Tex.	200,336	8.4	110,500	4.1	75			x	
44) Bloomington, Ind.	181,149	3.2	151,800	9.5	87			x	
45) Oshkosh, Wis.	159,972	2.0	131,600	6.2	84			x	
46) Wichita, Kan.	587,939	3.0	108,100	2.3	79				
47) Eugene, Ore.	334,865	3.7	207,700	15.0	94		x	x	
48) Burlington, Vt.	205,359	3.3	186,500	15.3	100		x		
49) Ogden, Utah	476,959	7.8	171,700	4.2	83			x	
50) Holland, Mich.	253,985	6.6	140,900	5.4	85			x	