

OKLAHOMA

#44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$936**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,120** monthly or **\$37,436** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.89
2-Bedroom Housing Wage	\$18.00
Number of Renter Households	510,477
Percent Renters	34%

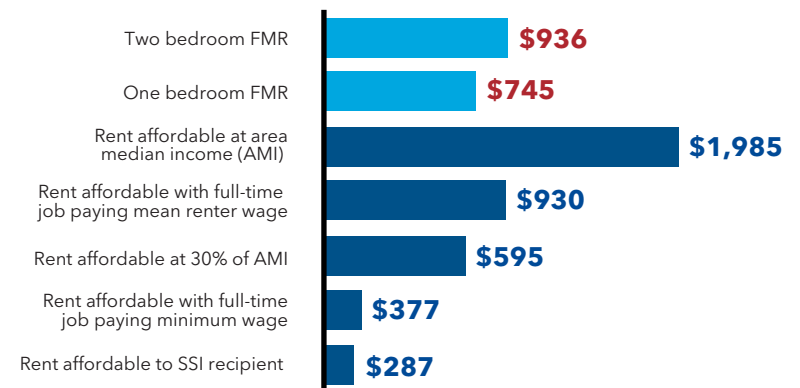
99
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

79
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.0
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City HMFA	\$19.54
Tulsa HMFA	\$18.98
Woodward County	\$17.38
Enid MSA	\$17.29
Payne County	\$17.25



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OKLAHOMA

	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$18.00	\$936	\$37,436	2.5	\$79,388	\$1,985	\$23,817	\$595	510,477	34%	\$17.89	\$930	1.0
Combined Nonmetro Areas	\$15.86	\$825	\$32,987	2.2	\$68,863	\$1,722	\$20,659	\$516	148,994	31%	\$15.16	\$788	1.0
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$15.33	\$797	\$31,880	2.1	\$79,500	\$1,988	\$23,850	\$596	443	22%	\$11.47	\$597	1.3
Enid MSA	\$17.29	\$899	\$35,960	2.4	\$83,700	\$2,093	\$25,110	\$628	8,297	35%	\$15.95	\$830	1.1
Fort Smith HMFA	\$15.33	\$797	\$31,880	2.1	\$65,700	\$1,643	\$19,710	\$493	4,115	28%	\$11.48	\$597	1.3
Grady County HMFA	\$16.23	\$844	\$33,760	2.2	\$90,900	\$2,273	\$27,270	\$682	4,811	24%	\$14.52	\$755	1.1
Lawton HMFA	\$15.67	\$815	\$32,600	2.2	\$70,800	\$1,770	\$21,240	\$531	20,577	47%	\$15.36	\$799	1.0
Lincoln County HMFA	\$15.33	\$797	\$31,880	2.1	\$76,600	\$1,915	\$22,980	\$575	2,469	20%	\$12.55	\$652	1.2
Oklahoma City HMFA	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	186,953	36%	\$18.81	\$978	1.0
Okmulgee County HMFA	\$15.33	\$797	\$31,880	2.1	\$66,600	\$1,665	\$19,980	\$500	4,081	29%	\$12.72	\$661	1.2
Pawnee County HMFA	\$15.35	\$798	\$31,920	2.1	\$72,700	\$1,818	\$21,810	\$545	1,377	23%	\$14.89	\$774	1.0
Tulsa HMFA	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	128,360	35%	\$19.70	\$1,025	1.0
<u>Counties</u>													
Adair County	\$15.33	\$797	\$31,880	2.1	\$54,200	\$1,355	\$16,260	\$407	2,164	32%	\$12.64	\$657	1.2
Alfalfa County	\$15.33	\$797	\$31,880	2.1	\$87,200	\$2,180	\$26,160	\$654	366	20%	\$14.65	\$762	1.0
Atoka County	\$15.33	\$797	\$31,880	2.1	\$63,200	\$1,580	\$18,960	\$474	1,130	23%	\$8.49	\$442	1.8
Beaver County	\$15.33	\$797	\$31,880	2.1	\$75,200	\$1,880	\$22,560	\$564	399	22%	\$20.55	\$1,069	0.7
Beckham County	\$16.67	\$867	\$34,680	2.3	\$76,800	\$1,920	\$23,040	\$576	2,693	34%	\$17.14	\$891	1.0
Blaine County	\$15.33	\$797	\$31,880	2.1	\$70,200	\$1,755	\$21,060	\$527	1,069	30%	\$17.38	\$904	0.9
Bryan County	\$16.12	\$838	\$33,520	2.2	\$67,100	\$1,678	\$20,130	\$503	6,639	37%	\$16.58	\$862	1.0
Caddo County	\$15.33	\$797	\$31,880	2.1	\$67,000	\$1,675	\$20,100	\$503	2,491	27%	\$16.69	\$868	0.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

OKLAHOMA

	FY23 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	13,365	24%	\$15.61	\$812	1.3
Carter County	\$17.00	\$884	\$35,360	2.3	\$74,500	\$1,863	\$22,350	\$559	6,083	33%	\$18.34	\$953	0.9
Cherokee County	\$15.65	\$814	\$32,560	2.2	\$68,000	\$1,700	\$20,400	\$510	5,677	32%	\$10.63	\$553	1.5
Choctaw County	\$15.33	\$797	\$31,880	2.1	\$63,400	\$1,585	\$19,020	\$476	1,934	34%	\$11.50	\$598	1.3
Cimarron County	\$15.33	\$797	\$31,880	2.1	\$71,000	\$1,775	\$21,300	\$533	174	21%	\$19.71	\$1,025	0.8
Cleveland County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	40,088	36%	\$13.23	\$688	1.5
Coal County	\$15.33	\$797	\$31,880	2.1	\$59,600	\$1,490	\$17,880	\$447	498	24%	\$14.91	\$775	1.0
Comanche County	\$15.67	\$815	\$32,600	2.2	\$70,800	\$1,770	\$21,240	\$531	20,577	47%	\$15.36	\$799	1.0
Cotton County	\$15.33	\$797	\$31,880	2.1	\$79,500	\$1,988	\$23,850	\$596	443	22%	\$11.47	\$597	1.3
Craig County	\$15.98	\$831	\$33,240	2.2	\$57,200	\$1,430	\$17,160	\$429	1,547	30%	\$14.38	\$748	1.1
Creek County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	6,650	25%	\$16.61	\$864	1.1
Custer County	\$15.85	\$824	\$32,960	2.2	\$81,800	\$2,045	\$24,540	\$614	3,647	34%	\$11.66	\$606	1.4
Delaware County	\$16.02	\$833	\$33,320	2.2	\$66,100	\$1,653	\$19,830	\$496	4,027	25%	\$12.80	\$666	1.3
Dewey County	\$15.33	\$797	\$31,880	2.1	\$73,300	\$1,833	\$21,990	\$550	359	24%	\$20.66	\$1,074	0.7
Ellis County	\$16.37	\$851	\$34,040	2.3	\$76,700	\$1,918	\$23,010	\$575	327	22%	\$17.13	\$891	1.0
Garfield County	\$17.29	\$899	\$35,960	2.4	\$83,700	\$2,093	\$25,110	\$628	8,297	35%	\$15.95	\$830	1.1
Garvin County	\$15.33	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	3,160	32%	\$18.17	\$945	0.8
Grady County	\$16.23	\$844	\$33,760	2.2	\$90,900	\$2,273	\$27,270	\$682	4,811	24%	\$14.52	\$755	1.1
Grant County	\$15.60	\$811	\$32,440	2.2	\$79,200	\$1,980	\$23,760	\$594	345	23%	\$27.85	\$1,448	0.6
Greer County	\$15.33	\$797	\$31,880	2.1	\$66,400	\$1,660	\$19,920	\$498	642	31%	\$8.19	\$426	1.9
Harmon County †	\$15.33	\$797	\$31,880	2.1	\$71,300	\$1,783	\$21,390	\$535	287	30%			
Harper County	\$15.33	\$797	\$31,880	2.1	\$75,400	\$1,885	\$22,620	\$566	213	18%	\$17.95	\$934	0.9
Haskell County	\$15.33	\$797	\$31,880	2.1	\$63,500	\$1,588	\$19,050	\$476	1,147	25%	\$10.00	\$520	1.5
Hughes County	\$15.33	\$797	\$31,880	2.1	\$58,200	\$1,455	\$17,460	\$437	1,025	26%	\$11.08	\$576	1.4
Jackson County	\$15.38	\$800	\$32,000	2.1	\$75,500	\$1,888	\$22,650	\$566	3,739	39%	\$16.69	\$868	0.9
Jefferson County	\$15.33	\$797	\$31,880	2.1	\$59,400	\$1,485	\$17,820	\$446	533	26%	\$8.76	\$455	1.8

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Johnston County	\$15.33	\$797	\$31,880	2.1	\$63,400	\$1,585	\$19,020	\$476	1,016	26%	\$12.32	\$641	1.2
Kay County	\$15.33	\$797	\$31,880	2.1	\$68,100	\$1,703	\$20,430	\$511	5,482	32%	\$18.35	\$954	0.8
Kingfisher County	\$16.10	\$837	\$33,480	2.2	\$78,100	\$1,953	\$23,430	\$586	1,291	23%	\$21.20	\$1,103	0.8
Kiowa County	\$15.33	\$797	\$31,880	2.1	\$60,000	\$1,500	\$18,000	\$450	855	26%	\$12.23	\$636	1.3
Latimer County	\$15.33	\$797	\$31,880	2.1	\$60,900	\$1,523	\$18,270	\$457	1,163	30%	\$15.92	\$828	1.0
Le Flore County	\$15.33	\$797	\$31,880	2.1	\$60,200	\$1,505	\$18,060	\$452	4,956	28%	\$11.90	\$619	1.3
Lincoln County	\$15.33	\$797	\$31,880	2.1	\$76,600	\$1,915	\$22,980	\$575	2,469	20%	\$12.55	\$652	1.2
Logan County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	2,670	16%	\$9.23	\$480	2.1
Love County	\$15.83	\$823	\$32,920	2.2	\$74,000	\$1,850	\$22,200	\$555	963	27%	\$13.69	\$712	1.2
McClain County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	2,982	20%	\$10.52	\$547	1.9
McCurtain County	\$15.33	\$797	\$31,880	2.1	\$62,500	\$1,563	\$18,750	\$469	3,122	28%	\$14.85	\$772	1.0
McIntosh County	\$15.33	\$797	\$31,880	2.1	\$58,200	\$1,455	\$17,460	\$437	1,606	22%	\$10.64	\$553	1.4
Major County	\$15.33	\$797	\$31,880	2.1	\$79,400	\$1,985	\$23,820	\$596	602	19%	\$17.92	\$932	0.9
Marshall County	\$15.33	\$797	\$31,880	2.1	\$60,900	\$1,523	\$18,270	\$457	1,353	24%	\$18.37	\$955	0.8
Mayes County	\$15.87	\$825	\$33,000	2.2	\$71,400	\$1,785	\$21,420	\$536	3,921	26%	\$15.53	\$808	1.0
Murray County	\$15.67	\$815	\$32,600	2.2	\$74,000	\$1,850	\$22,200	\$555	1,390	28%	\$14.37	\$747	1.1
Muskogee County	\$15.33	\$797	\$31,880	2.1	\$58,000	\$1,450	\$17,400	\$435	8,529	34%	\$13.85	\$720	1.1
Noble County	\$15.33	\$797	\$31,880	2.1	\$81,400	\$2,035	\$24,420	\$611	840	20%	\$15.60	\$811	1.0
Nowata County	\$15.33	\$797	\$31,880	2.1	\$64,500	\$1,613	\$19,350	\$484	1,003	27%	\$13.17	\$685	1.2
Okfuskee County	\$15.33	\$797	\$31,880	2.1	\$57,400	\$1,435	\$17,220	\$431	1,015	27%	\$11.40	\$593	1.3
Oklahoma County	\$19.54	\$1,016	\$40,640	2.7	\$86,000	\$2,150	\$25,800	\$645	127,848	41%	\$20.34	\$1,058	1.0
Okmulgee County	\$15.33	\$797	\$31,880	2.1	\$66,600	\$1,665	\$19,980	\$500	4,081	29%	\$12.72	\$661	1.2
Osage County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	3,672	22%	\$11.78	\$613	1.6
Ottawa County	\$15.33	\$797	\$31,880	2.1	\$58,400	\$1,460	\$17,520	\$438	3,741	32%	\$12.69	\$660	1.2
Pawnee County	\$15.35	\$798	\$31,920	2.1	\$72,700	\$1,818	\$21,810	\$545	1,377	23%	\$14.89	\$774	1.0
Payne County	\$17.25	\$897	\$35,880	2.4	\$72,500	\$1,813	\$21,750	\$544	14,745	47%	\$12.64	\$657	1.4

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Pittsburg County	\$15.94	\$829	\$33,160	2.2	\$70,300	\$1,758	\$21,090	\$527	4,737	28%	\$11.45	\$595	1.4
Pontotoc County	\$15.75	\$819	\$32,760	2.2	\$78,300	\$1,958	\$23,490	\$587	5,104	35%	\$13.89	\$722	1.1
Pottawatomie County	\$15.98	\$831	\$33,240	2.2	\$74,300	\$1,858	\$22,290	\$557	7,756	30%	\$13.81	\$718	1.2
Pushmataha County	\$15.33	\$797	\$31,880	2.1	\$57,600	\$1,440	\$17,280	\$432	1,001	24%	\$10.38	\$540	1.5
Roger Mills County	\$15.33	\$797	\$31,880	2.1	\$69,800	\$1,745	\$20,940	\$524	271	19%	\$12.56	\$653	1.2
Rogers County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	7,513	22%	\$16.52	\$859	1.1
Seminole County	\$15.33	\$797	\$31,880	2.1	\$54,100	\$1,353	\$16,230	\$406	2,708	32%	\$14.24	\$740	1.1
Sequoyah County	\$15.33	\$797	\$31,880	2.1	\$65,700	\$1,643	\$19,710	\$493	4,115	28%	\$11.48	\$597	1.3
Stephens County	\$15.33	\$797	\$31,880	2.1	\$73,500	\$1,838	\$22,050	\$551	4,195	25%	\$16.28	\$847	0.9
Texas County	\$16.75	\$871	\$34,840	2.3	\$74,900	\$1,873	\$22,470	\$562	2,354	34%	\$20.76	\$1,079	0.8
Tillman County	\$15.33	\$797	\$31,880	2.1	\$59,900	\$1,498	\$17,970	\$449	701	27%	\$16.85	\$876	0.9
Tulsa County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	104,633	40%	\$20.26	\$1,053	0.9
Wagoner County	\$18.98	\$987	\$39,480	2.6	\$85,400	\$2,135	\$25,620	\$641	5,892	20%	\$14.87	\$773	1.3
Washington County	\$15.33	\$797	\$31,880	2.1	\$78,500	\$1,963	\$23,550	\$589	5,733	28%	\$17.97	\$935	0.9
Washita County	\$15.33	\$797	\$31,880	2.1	\$74,800	\$1,870	\$22,440	\$561	1,016	25%	\$12.77	\$664	1.2
Woods County	\$16.25	\$845	\$33,800	2.2	\$85,300	\$2,133	\$25,590	\$640	929	28%	\$11.79	\$613	1.4
Woodward County	\$17.38	\$904	\$36,160	2.4	\$76,100	\$1,903	\$22,830	\$571	2,581	32%	\$20.26	\$1,054	0.9

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