

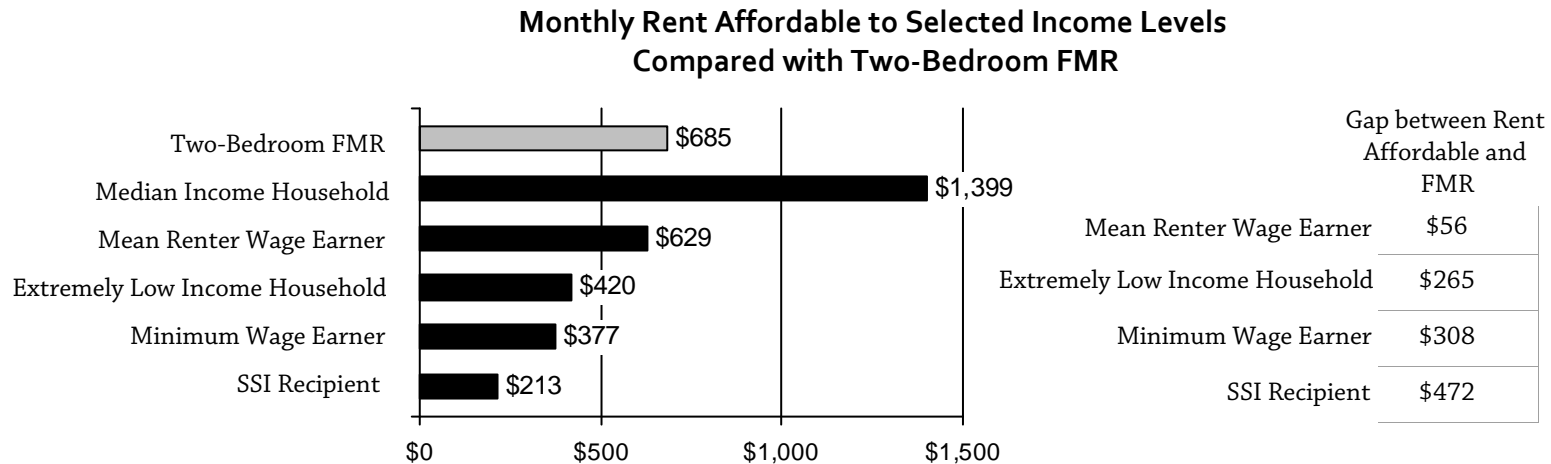
Oklahoma

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$685. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,285 monthly or \$27,415 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.18

In Oklahoma, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is \$12.09. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



Oklahoma	FY13 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Oklahoma	\$13.18	\$685	\$27,415	1.8	\$55,944	\$1,399	\$16,783	\$420	460,777	32%	\$12.09	\$629	1.1	
Combined Nonmetro Areas	\$11.73	\$610	\$24,397	1.6	\$50,934	\$1,273	\$15,280	\$382	152,556	30%	\$10.85	\$564	1.1	
<u>Metropolitan Areas</u>														
Fort Smith HMFA	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	4,366	28%	\$6.53	\$339	2.0	
Grady County HMFA	\$11.71	\$609	\$24,360	1.6	\$56,200	\$1,405	\$16,860	\$422	4,356	22%	\$9.27	\$482	1.3	
Lawton MSA	\$12.73	\$662	\$26,480	1.8	\$54,800	\$1,370	\$16,440	\$411	18,729	42%	\$10.72	\$557	1.2	
Le Flore County HMFA	\$11.37	\$591	\$23,640	1.6	\$46,300	\$1,158	\$13,890	\$347	4,973	27%	\$9.39	\$488	1.2	
Lincoln County HMFA	\$11.37	\$591	\$23,640	1.6	\$54,800	\$1,370	\$16,440	\$411	2,816	22%	\$7.61	\$396	1.5	
Oklahoma City HMFA	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	154,300	35%	\$12.48	\$649	1.2	
Okmulgee County HMFA	\$11.37	\$591	\$23,640	1.6	\$49,800	\$1,245	\$14,940	\$374	4,486	30%	\$9.24	\$480	1.2	
Pawnee County HMFA	\$11.37	\$591	\$23,640	1.6	\$49,700	\$1,243	\$14,910	\$373	1,499	23%	\$9.19	\$478	1.2	
Tulsa HMFA	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	112,696	33%	\$13.33	\$693	1.0	
<u>Counties</u>														
Adair County	\$11.37	\$591	\$23,640	1.6	\$38,700	\$968	\$11,610	\$290	2,267	29%	\$8.76	\$455	1.3	
Alfalfa County	\$11.37	\$591	\$23,640	1.6	\$59,400	\$1,485	\$17,820	\$446	397	20%	\$10.57	\$549	1.1	
Atoka County	\$11.37	\$591	\$23,640	1.6	\$45,200	\$1,130	\$13,560	\$339	1,223	23%	\$8.39	\$436	1.4	
Beaver County	\$11.37	\$591	\$23,640	1.6	\$59,200	\$1,480	\$17,760	\$444	604	28%	\$16.96	\$882	0.7	
Beckham County	\$13.00	\$676	\$27,040	1.8	\$56,300	\$1,408	\$16,890	\$422	2,614	34%	\$15.39	\$800	0.8	
Blaine County	\$11.37	\$591	\$23,640	1.6	\$60,200	\$1,505	\$18,060	\$452	1,247	30%	\$11.46	\$596	1.0	
Bryan County	\$11.46	\$596	\$23,840	1.6	\$47,800	\$1,195	\$14,340	\$359	5,574	34%	\$10.20	\$530	1.1	
Caddo County	\$11.37	\$591	\$23,640	1.6	\$46,100	\$1,153	\$13,830	\$346	3,013	29%	\$10.22	\$532	1.1	
Canadian County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	9,426	23%	\$11.33	\$589	1.3	
Carter County	\$11.67	\$607	\$24,280	1.6	\$52,800	\$1,320	\$15,840	\$396	5,196	30%	\$12.37	\$643	0.9	
Cherokee County	\$11.37	\$591	\$23,640	1.6	\$43,500	\$1,088	\$13,050	\$326	5,414	33%	\$6.46	\$336	1.8	
Choctaw County	\$11.37	\$591	\$23,640	1.6	\$38,800	\$970	\$11,640	\$291	1,851	30%	\$8.31	\$432	1.4	
Cimarron County	\$11.42	\$594	\$23,760	1.6	\$42,200	\$1,055	\$12,660	\$317	314	29%	\$9.29	\$483	1.2	
Cleveland County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	29,543	31%	\$8.70	\$452	1.7	
Coal County	\$11.37	\$591	\$23,640	1.6	\$44,000	\$1,100	\$13,200	\$330	747	31%	\$10.49	\$546	1.1	
Comanche County	\$12.73	\$662	\$26,480	1.8	\$54,800	\$1,370	\$16,440	\$411	18,729	42%	\$10.72	\$557	1.2	

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oklahoma	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cotton County	\$11.37	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	637	27%	\$9.71	\$505	1.2
Craig County	\$11.37	\$591	\$23,640	1.6	\$50,500	\$1,263	\$15,150	\$379	1,233	21%	\$10.29	\$535	1.1
Creek County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	6,751	26%	\$12.61	\$656	1.1
Custer County	\$11.37	\$591	\$23,640	1.6	\$55,700	\$1,393	\$16,710	\$418	3,808	37%	\$11.12	\$578	1.0
Delaware County	\$11.37	\$591	\$23,640	1.6	\$44,400	\$1,110	\$13,320	\$333	3,662	23%	\$9.06	\$471	1.3
Dewey County	\$12.21	\$635	\$25,400	1.7	\$51,500	\$1,288	\$15,450	\$386	372	21%	\$17.26	\$898	0.7
Ellis County	\$11.37	\$591	\$23,640	1.6	\$57,500	\$1,438	\$17,250	\$431	363	21%	\$16.41	\$853	0.7
Garfield County	\$11.73	\$610	\$24,400	1.6	\$53,300	\$1,333	\$15,990	\$400	7,799	32%	\$12.53	\$651	0.9
Garvin County	\$11.58	\$602	\$24,080	1.6	\$48,300	\$1,208	\$14,490	\$362	2,420	24%	\$12.25	\$637	0.9
Grady County	\$11.71	\$609	\$24,360	1.6	\$56,200	\$1,405	\$16,860	\$422	4,356	22%	\$9.27	\$482	1.3
Grant County	\$11.37	\$591	\$23,640	1.6	\$55,400	\$1,385	\$16,620	\$416	436	23%	\$18.56	\$965	0.6
Greer County	\$11.37	\$591	\$23,640	1.6	\$44,600	\$1,115	\$13,380	\$335	671	30%	\$8.46	\$440	1.3
Harmon County †	\$11.37	\$591	\$23,640	1.6	\$40,100	\$1,003	\$12,030	\$301	350	30%			
Harper County	\$11.37	\$591	\$23,640	1.6	\$56,200	\$1,405	\$16,860	\$422	312	20%	\$11.41	\$593	1.0
Haskell County	\$11.37	\$591	\$23,640	1.6	\$51,700	\$1,293	\$15,510	\$388	1,103	23%	\$7.87	\$409	1.4
Hughes County	\$11.37	\$591	\$23,640	1.6	\$44,300	\$1,108	\$13,290	\$332	1,213	24%	\$8.90	\$463	1.3
Jackson County	\$11.37	\$591	\$23,640	1.6	\$55,100	\$1,378	\$16,530	\$413	3,841	37%	\$9.24	\$481	1.2
Jefferson County	\$11.37	\$591	\$23,640	1.6	\$43,600	\$1,090	\$13,080	\$327	582	24%	\$7.38	\$384	1.5
Johnston County	\$11.37	\$591	\$23,640	1.6	\$41,500	\$1,038	\$12,450	\$311	1,198	28%	\$10.53	\$547	1.1
Kay County	\$12.17	\$633	\$25,320	1.7	\$53,000	\$1,325	\$15,900	\$398	5,550	30%	\$11.85	\$616	1.0
Kingfisher County	\$12.15	\$632	\$25,280	1.7	\$60,400	\$1,510	\$18,120	\$453	1,305	23%	\$12.42	\$646	1.0
Kiowa County	\$11.37	\$591	\$23,640	1.6	\$46,600	\$1,165	\$13,980	\$350	1,245	32%	\$8.86	\$461	1.3
Latimer County	\$11.37	\$591	\$23,640	1.6	\$51,900	\$1,298	\$15,570	\$389	1,094	26%	\$13.22	\$687	0.9
Le Flore County	\$11.37	\$591	\$23,640	1.6	\$46,300	\$1,158	\$13,890	\$347	4,973	27%	\$9.39	\$488	1.2
Lincoln County	\$11.37	\$591	\$23,640	1.6	\$54,800	\$1,370	\$16,440	\$411	2,816	22%	\$7.61	\$396	1.5
Logan County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	3,343	23%	\$6.92	\$360	2.1
Love County	\$11.37	\$591	\$23,640	1.6	\$52,400	\$1,310	\$15,720	\$393	846	24%	\$6.81	\$354	1.7
Major County	\$11.37	\$591	\$23,640	1.6	\$58,600	\$1,465	\$17,580	\$440	622	20%	\$10.77	\$560	1.1
Marshall County	\$11.37	\$591	\$23,640	1.6	\$51,400	\$1,285	\$15,420	\$386	1,263	21%	\$10.25	\$533	1.1
Mayes County	\$11.37	\$591	\$23,640	1.6	\$53,900	\$1,348	\$16,170	\$404	4,258	26%	\$10.11	\$526	1.1
McClain County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	2,295	19%	\$8.49	\$441	1.7

† Wage data not available (See Appendix A).

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Oklahoma	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
McCurtain County	\$11.37	\$591	\$23,640	1.6	\$45,100	\$1,128	\$13,530	\$338	4,202	32%	\$8.55	\$445	1.3
McIntosh County	\$11.37	\$591	\$23,640	1.6	\$38,900	\$973	\$11,670	\$292	1,683	21%	\$8.27	\$430	1.4
Murray County	\$12.27	\$638	\$25,520	1.7	\$49,900	\$1,248	\$14,970	\$374	966	19%	\$9.71	\$505	1.3
Muskogee County	\$12.65	\$658	\$26,320	1.7	\$47,500	\$1,188	\$14,250	\$356	8,705	32%	\$8.33	\$433	1.5
Noble County	\$11.37	\$591	\$23,640	1.6	\$54,500	\$1,363	\$16,350	\$409	1,137	25%	\$9.58	\$498	1.2
Nowata County	\$11.42	\$594	\$23,760	1.6	\$51,800	\$1,295	\$15,540	\$389	849	21%	\$9.85	\$512	1.2
Okfuskee County	\$11.37	\$591	\$23,640	1.6	\$44,800	\$1,120	\$13,440	\$336	1,284	30%	\$7.23	\$376	1.6
Oklahoma County	\$14.38	\$748	\$29,920	2.0	\$60,000	\$1,500	\$18,000	\$450	109,693	39%	\$13.28	\$690	1.1
Okmulgee County	\$11.37	\$591	\$23,640	1.6	\$49,800	\$1,245	\$14,940	\$374	4,486	30%	\$9.24	\$480	1.2
Osage County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	3,839	21%	\$9.10	\$473	1.5
Ottawa County	\$11.44	\$595	\$23,800	1.6	\$45,300	\$1,133	\$13,590	\$340	3,037	25%	\$8.46	\$440	1.4
Pawnee County	\$11.37	\$591	\$23,640	1.6	\$49,700	\$1,243	\$14,910	\$373	1,499	23%	\$9.19	\$478	1.2
Payne County	\$12.23	\$636	\$25,440	1.7	\$57,500	\$1,438	\$17,250	\$431	14,205	48%	\$9.01	\$469	1.4
Pittsburg County	\$12.38	\$644	\$25,760	1.7	\$52,400	\$1,310	\$15,720	\$393	5,280	28%	\$10.92	\$568	1.1
Pontotoc County	\$11.37	\$591	\$23,640	1.6	\$51,500	\$1,288	\$15,450	\$386	5,120	35%	\$8.88	\$462	1.3
Pottawatomie County	\$12.17	\$633	\$25,320	1.7	\$48,000	\$1,200	\$14,400	\$360	6,937	27%	\$9.21	\$479	1.3
Pushmataha County	\$11.37	\$591	\$23,640	1.6	\$39,900	\$998	\$11,970	\$299	1,386	29%	\$6.49	\$337	1.8
Roger Mills County	\$11.37	\$591	\$23,640	1.6	\$61,400	\$1,535	\$18,420	\$461	309	23%	\$12.64	\$657	0.9
Rogers County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	6,673	21%	\$10.88	\$566	1.3
Seminole County	\$11.37	\$591	\$23,640	1.6	\$45,900	\$1,148	\$13,770	\$344	2,507	27%	\$9.81	\$510	1.2
Sequoyah County	\$12.73	\$662	\$26,480	1.8	\$47,000	\$1,175	\$14,100	\$353	4,366	28%	\$6.53	\$339	2.0
Stephens County	\$11.37	\$591	\$23,640	1.6	\$58,400	\$1,460	\$17,520	\$438	4,906	28%	\$13.92	\$724	0.8
Texas County	\$11.65	\$606	\$24,240	1.6	\$61,000	\$1,525	\$18,300	\$458	2,358	33%	\$13.38	\$696	0.9
Tillman County	\$11.37	\$591	\$23,640	1.6	\$41,600	\$1,040	\$12,480	\$312	740	26%	\$10.44	\$543	1.1
Tulsa County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	91,094	38%	\$13.68	\$711	1.0
Wagoner County	\$13.87	\$721	\$28,840	1.9	\$59,700	\$1,493	\$17,910	\$448	4,339	17%	\$7.69	\$400	1.8
Washington County	\$12.00	\$624	\$24,960	1.7	\$58,700	\$1,468	\$17,610	\$440	5,670	27%	\$13.72	\$713	0.9
Washita County	\$11.37	\$591	\$23,640	1.6	\$56,500	\$1,413	\$16,950	\$424	1,297	28%	\$14.44	\$751	0.8
Woods County	\$11.37	\$591	\$23,640	1.6	\$63,000	\$1,575	\$18,900	\$473	1,197	34%	\$10.44	\$543	1.1
Woodward County	\$11.37	\$591	\$23,640	1.6	\$60,100	\$1,503	\$18,030	\$451	2,137	28%	\$15.36	\$799	0.7

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