

OKLAHOMA

#46*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,035**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,451** monthly or **\$41,407** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.99
2-Bedroom Housing Wage	\$19.91
Number of Renter Households	518,633
Percent Renters	34%

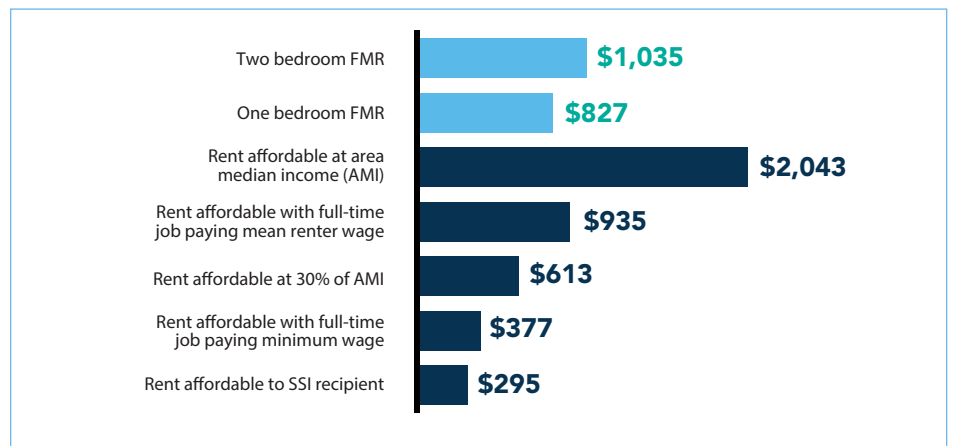
110
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

88
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Tulsa HMFA	\$21.69
Oklahoma City HMFA	\$20.98
Woodward County	\$19.31
Enid MSA	\$19.19
Texas County	\$19.04



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

	FY24 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 BR 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 (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Oklahoma	\$19.91	\$1,035	\$41,407	2.7	\$81,710	\$2,043	\$24,513	\$613	518,633	34%	\$17.99	\$935	1.1	
Combined Nonmetro Areas	\$17.66	\$918	\$36,733	2.4	\$71,245	\$1,781	\$21,373	\$534	150,762	31%	\$15.40	\$801	1.1	
Metropolitan Areas														
Cotton County HMFA	\$17.13	\$891	\$35,640	2.4	\$82,800	\$2,070	\$24,840	\$621	465	23%	\$12.25	\$637	1.4	
Enid MSA	\$19.19	\$998	\$39,920	2.6	\$84,000	\$2,100	\$25,200	\$630	8,158	34%	\$16.47	\$856	1.2	
Fort Smith HMFA	\$17.13	\$891	\$35,640	2.4	\$66,500	\$1,663	\$19,950	\$499	4,243	28%	\$11.52	\$599	1.5	
Grady County HMFA	\$17.13	\$891	\$35,640	2.4	\$91,500	\$2,288	\$27,450	\$686	5,076	25%	\$14.93	\$777	1.1	
Lawton HMFA	\$17.69	\$920	\$36,800	2.4	\$71,200	\$1,780	\$21,360	\$534	20,095	45%	\$15.68	\$815	1.1	
Lincoln County HMFA	\$17.13	\$891	\$35,640	2.4	\$75,900	\$1,898	\$22,770	\$569	2,485	19%	\$13.59	\$707	1.3	
Oklahoma City HMFA	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	191,452	37%	\$18.77	\$976	1.1	
Okmulgee County HMFA	\$17.13	\$891	\$35,640	2.4	\$66,600	\$1,665	\$19,980	\$500	4,157	30%	\$13.09	\$681	1.3	
Pawnee County HMFA	\$17.13	\$891	\$35,640	2.4	\$73,700	\$1,843	\$22,110	\$553	1,327	22%	\$15.80	\$821	1.1	
Tulsa HMFA	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	130,413	35%	\$19.75	\$1,027	1.1	
Counties														
Adair County	\$17.13	\$891	\$35,640	2.4	\$59,500	\$1,488	\$17,850	\$446	2,153	31%	\$12.41	\$645	1.4	
Alfalfa County	\$17.13	\$891	\$35,640	2.4	\$95,100	\$2,378	\$28,530	\$713	372	20%	\$16.09	\$836	1.1	
Atoka County	\$17.13	\$891	\$35,640	2.4	\$65,300	\$1,633	\$19,590	\$490	1,121	23%	\$9.01	\$468	1.9	
Beaver County	\$17.13	\$891	\$35,640	2.4	\$75,000	\$1,875	\$22,500	\$563	374	22%	\$22.68	\$1,179	0.8	
Beckham County	\$18.50	\$962	\$38,480	2.6	\$79,700	\$1,993	\$23,910	\$598	2,719	34%	\$18.77	\$976	1.0	
Blaine County	\$17.13	\$891	\$35,640	2.4	\$75,000	\$1,875	\$22,500	\$563	1,019	30%	\$19.80	\$1,029	0.9	
Bryan County	\$18.15	\$944	\$37,760	2.5	\$69,700	\$1,743	\$20,910	\$523	6,524	36%	\$15.57	\$810	1.2	
Caddo County	\$17.13	\$891	\$35,640	2.4	\$69,600	\$1,740	\$20,880	\$522	2,514	28%	\$15.89	\$826	1.1	

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

OKLAHOMA

	FY24 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 BR 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 (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	13,775	24%	\$15.91	\$827	1.3
Carter County	\$18.90	\$983	\$39,320	2.6	\$76,700	\$1,918	\$23,010	\$575	6,111	33%	\$18.88	\$982	1.0
Cherokee County	\$17.27	\$898	\$35,920	2.4	\$70,200	\$1,755	\$21,060	\$527	5,983	33%	\$10.74	\$558	1.6
Choctaw County	\$17.13	\$891	\$35,640	2.4	\$64,600	\$1,615	\$19,380	\$485	1,937	33%	\$10.63	\$553	1.6
Cimarron County	\$17.13	\$891	\$35,640	2.4	\$74,800	\$1,870	\$22,440	\$561	143	19%	\$18.72	\$973	0.9
Cleveland County	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	41,315	36%	\$13.57	\$705	1.5
Coal County	\$17.13	\$891	\$35,640	2.4	\$59,500	\$1,488	\$17,850	\$446	578	28%	\$14.74	\$767	1.2
Comanche County	\$17.69	\$920	\$36,800	2.4	\$71,200	\$1,780	\$21,360	\$534	20,095	45%	\$15.68	\$815	1.1
Cotton County	\$17.13	\$891	\$35,640	2.4	\$82,800	\$2,070	\$24,840	\$621	465	23%	\$12.25	\$637	1.4
Craig County	\$17.62	\$916	\$36,640	2.4	\$59,800	\$1,495	\$17,940	\$449	1,583	31%	\$13.89	\$722	1.3
Creek County	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	6,794	25%	\$16.50	\$858	1.3
Custer County	\$17.27	\$898	\$35,920	2.4	\$83,600	\$2,090	\$25,080	\$627	3,761	35%	\$11.68	\$607	1.5
Delaware County	\$18.35	\$954	\$38,160	2.5	\$70,500	\$1,763	\$21,150	\$529	4,169	25%	\$12.68	\$659	1.4
Dewey County	\$17.13	\$891	\$35,640	2.4	\$75,900	\$1,898	\$22,770	\$569	369	23%	\$21.72	\$1,129	0.8
Ellis County	\$17.94	\$933	\$37,320	2.5	\$79,000	\$1,975	\$23,700	\$593	260	18%	\$14.90	\$775	1.2
Garfield County	\$19.19	\$998	\$39,920	2.6	\$84,000	\$2,100	\$25,200	\$630	8,158	34%	\$16.47	\$856	1.2
Garvin County	\$17.13	\$891	\$35,640	2.4	\$68,600	\$1,715	\$20,580	\$515	3,103	31%	\$19.60	\$1,019	0.9
Grady County	\$17.13	\$891	\$35,640	2.4	\$91,500	\$2,288	\$27,450	\$686	5,076	25%	\$14.93	\$777	1.1
Grant County	\$17.13	\$891	\$35,640	2.4	\$84,100	\$2,103	\$25,230	\$631	336	22%	\$36.02	\$1,873	0.5
Greer County	\$17.13	\$891	\$35,640	2.4	\$67,900	\$1,698	\$20,370	\$509	574	28%	\$8.07	\$419	2.1
Harmon County †	\$17.13	\$891	\$35,640	2.4	\$68,400	\$1,710	\$20,520	\$513	237	25%			
Harper County	\$17.13	\$891	\$35,640	2.4	\$74,200	\$1,855	\$22,260	\$557	209	17%	\$18.33	\$953	0.9
Haskell County	\$17.13	\$891	\$35,640	2.4	\$61,900	\$1,548	\$18,570	\$464	1,127	25%	\$12.70	\$660	1.3
Hughes County	\$17.13	\$891	\$35,640	2.4	\$59,600	\$1,490	\$17,880	\$447	1,017	26%	\$11.57	\$602	1.5
Jackson County	\$17.13	\$891	\$35,640	2.4	\$80,700	\$2,018	\$24,210	\$605	3,863	39%	\$17.08	\$888	1.0
Jefferson County	\$17.13	\$891	\$35,640	2.4	\$61,700	\$1,543	\$18,510	\$463	576	28%	\$8.33	\$433	2.1

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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OKLAHOMA

FY24 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 BR 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 (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$17.13	\$891	\$35,640	2.4	\$60,400	\$1,510	\$18,120	\$453	1,161	30%	\$13.66	\$710	1.3
Kay County	\$17.13	\$891	\$35,640	2.4	\$69,700	\$1,743	\$20,910	\$523	5,417	33%	\$18.20	\$946	0.9
Kingfisher County	\$17.94	\$933	\$37,320	2.5	\$78,000	\$1,950	\$23,400	\$585	1,462	26%	\$22.23	\$1,156	0.8
Kiowa County	\$17.13	\$891	\$35,640	2.4	\$63,100	\$1,578	\$18,930	\$473	850	26%	\$11.74	\$610	1.5
Latimer County	\$17.13	\$891	\$35,640	2.4	\$61,100	\$1,528	\$18,330	\$458	1,179	31%	\$15.18	\$789	1.1
Le Flore County	\$17.13	\$891	\$35,640	2.4	\$62,800	\$1,570	\$18,840	\$471	5,192	29%	\$12.30	\$640	1.4
Lincoln County	\$17.13	\$891	\$35,640	2.4	\$75,900	\$1,898	\$22,770	\$569	2,485	19%	\$13.59	\$707	1.3
Logan County	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	2,292	13%	\$10.46	\$544	2.0
Love County	\$17.73	\$922	\$36,880	2.4	\$75,300	\$1,883	\$22,590	\$565	1,049	28%	\$15.17	\$789	1.2
McClain County	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	3,186	21%	\$11.98	\$623	1.8
McCurtain County	\$17.13	\$891	\$35,640	2.4	\$64,500	\$1,613	\$19,350	\$484	3,181	28%	\$15.56	\$809	1.1
McIntosh County	\$17.13	\$891	\$35,640	2.4	\$58,500	\$1,463	\$17,550	\$439	1,654	22%	\$10.12	\$526	1.7
Major County	\$17.13	\$891	\$35,640	2.4	\$83,300	\$2,083	\$24,990	\$625	567	18%	\$15.47	\$804	1.1
Marshall County	\$17.13	\$891	\$35,640	2.4	\$60,200	\$1,505	\$18,060	\$452	1,284	23%	\$19.00	\$988	0.9
Mayes County	\$17.13	\$891	\$35,640	2.4	\$73,100	\$1,828	\$21,930	\$548	3,879	26%	\$16.16	\$840	1.1
Murray County	\$17.52	\$911	\$36,440	2.4	\$77,900	\$1,948	\$23,370	\$584	1,364	27%	\$13.95	\$725	1.3
Muskogee County	\$17.42	\$906	\$36,240	2.4	\$72,400	\$1,810	\$21,720	\$543	8,517	33%	\$14.65	\$762	1.2
Noble County	\$17.13	\$891	\$35,640	2.4	\$83,900	\$2,098	\$25,170	\$629	858	20%	\$15.64	\$813	1.1
Nowata County	\$17.13	\$891	\$35,640	2.4	\$65,700	\$1,643	\$19,710	\$493	1,040	28%	\$14.22	\$739	1.2
Okfuskee County	\$17.13	\$891	\$35,640	2.4	\$61,400	\$1,535	\$18,420	\$461	1,106	29%	\$10.27	\$534	1.7
Oklahoma County	\$20.98	\$1,091	\$43,640	2.9	\$89,500	\$2,238	\$26,850	\$671	130,884	41%	\$20.15	\$1,048	1.0
Okmulgee County	\$17.13	\$891	\$35,640	2.4	\$66,600	\$1,665	\$19,980	\$500	4,157	30%	\$13.09	\$681	1.3
Osage County	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	3,665	22%	\$12.76	\$664	1.7
Ottawa County	\$17.13	\$891	\$35,640	2.4	\$59,900	\$1,498	\$17,970	\$449	3,812	33%	\$12.99	\$676	1.3
Pawnee County	\$17.13	\$891	\$35,640	2.4	\$73,700	\$1,843	\$22,110	\$553	1,327	22%	\$15.80	\$821	1.1
Payne County	\$18.77	\$976	\$39,040	2.6	\$77,200	\$1,930	\$23,160	\$579	15,456	49%	\$12.43	\$646	1.5

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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OKLAHOMA

	FY24 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 BR 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 (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$17.33	\$901	\$36,040	2.4	\$71,100	\$1,778	\$21,330	\$533	4,865	28%	\$12.01	\$624	1.4
Pontotoc County	\$18.35	\$954	\$38,160	2.5	\$79,300	\$1,983	\$23,790	\$595	5,068	34%	\$14.63	\$761	1.3
Pottawatomie County	\$17.58	\$914	\$36,560	2.4	\$68,300	\$1,708	\$20,490	\$512	7,940	30%	\$13.56	\$705	1.3
Pushmataha County	\$17.13	\$891	\$35,640	2.4	\$57,000	\$1,425	\$17,100	\$428	1,041	25%	\$9.93	\$516	1.7
Roger Mills County	\$17.13	\$891	\$35,640	2.4	\$72,200	\$1,805	\$21,660	\$542	280	19%	\$18.24	\$949	0.9
Rogers County	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	7,952	23%	\$17.19	\$894	1.3
Seminole County	\$17.13	\$891	\$35,640	2.4	\$54,500	\$1,363	\$16,350	\$409	2,636	31%	\$13.67	\$711	1.3
Sequoyah County	\$17.13	\$891	\$35,640	2.4	\$66,500	\$1,663	\$19,950	\$499	4,243	28%	\$11.52	\$599	1.5
Stephens County	\$17.13	\$891	\$35,640	2.4	\$75,200	\$1,880	\$22,560	\$564	4,306	25%	\$15.02	\$781	1.1
Texas County	\$19.04	\$990	\$39,600	2.6	\$74,900	\$1,873	\$22,470	\$562	2,195	32%	\$21.52	\$1,119	0.9
Tillman County	\$17.13	\$891	\$35,640	2.4	\$60,900	\$1,523	\$18,270	\$457	696	27%	\$14.03	\$729	1.2
Tulsa County	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	106,019	40%	\$20.24	\$1,052	1.1
Wagoner County	\$21.69	\$1,128	\$45,120	3.0	\$86,600	\$2,165	\$25,980	\$650	5,983	20%	\$15.80	\$821	1.4
Washington County	\$17.13	\$891	\$35,640	2.4	\$82,500	\$2,063	\$24,750	\$619	5,614	28%	\$17.73	\$922	1.0
Washita County	\$17.13	\$891	\$35,640	2.4	\$74,100	\$1,853	\$22,230	\$556	1,013	25%	\$14.76	\$767	1.2
Woods County	\$17.98	\$935	\$37,400	2.5	\$85,500	\$2,138	\$25,650	\$641	1,053	31%	\$12.86	\$669	1.4
Woodward County	\$19.31	\$1,004	\$40,160	2.7	\$75,900	\$1,898	\$22,770	\$569	2,295	29%	\$20.36	\$1,059	0.9

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