

OKLAHOMA

#42*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,091**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,637** monthly or **\$43,640** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.98
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.36
2-Bedroom Housing Wage	\$20.98
Number of Renter Households	527,573
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City HMFA	\$22.69
Tulsa HMFA	\$22.67
Texas County	\$20.17
Carter County	\$19.98
Woodward County	\$19.87

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.

116

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

93

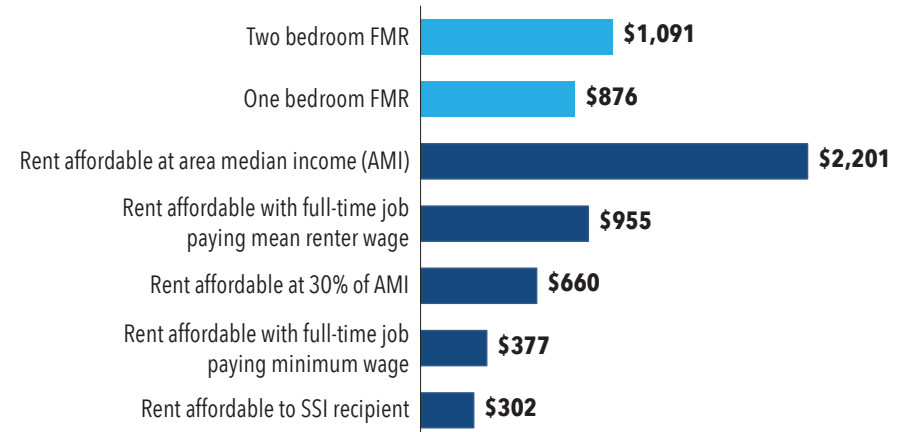
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.9

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

2.3

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



Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$20.98	\$1,091	\$43,640	2.9	\$88,024	\$2,201	\$26,407	\$660	527,573	34%	\$18.36	\$955	1.1
Combined Nonmetro Areas	\$18.15	\$944	\$37,754	2.5	\$76,354	\$1,909	\$22,906	\$573	152,670	31%	\$15.60	\$811	1.2
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	419	20%	\$14.16	\$736	1.2
Enid MSA	\$18.85	\$980	\$39,200	2.6	\$89,200	\$2,230	\$26,760	\$669	8,470	35%	\$14.94	\$777	1.3
Fort Smith HMFA	\$17.50	\$910	\$36,400	2.4	\$80,600	\$2,015	\$24,180	\$605	4,404	29%	\$11.51	\$599	1.5
Grady County HMFA	\$18.08	\$940	\$37,600	2.5	\$96,800	\$2,420	\$29,040	\$726	5,077	25%	\$15.24	\$792	1.2
Lawton HMFA	\$18.50	\$962	\$38,480	2.6	\$74,500	\$1,863	\$22,350	\$559	20,136	45%	\$16.56	\$861	1.1
Lincoln County HMFA	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	2,561	20%	\$14.49	\$753	1.2
Oklahoma City HMFA	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	195,577	37%	\$19.17	\$997	1.2
Okmulgee County HMFA	\$17.50	\$910	\$36,400	2.4	\$74,100	\$1,853	\$22,230	\$556	4,260	30%	\$13.08	\$680	1.3
Pawnee County HMFA	\$18.02	\$937	\$37,480	2.5	\$78,100	\$1,953	\$23,430	\$586	1,311	22%	\$15.41	\$801	1.2
Tulsa HMFA	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	132,688	35%	\$20.29	\$1,055	1.1
<u>Counties</u>													
Adair County	\$17.50	\$910	\$36,400	2.4	\$62,000	\$1,550	\$18,600	\$465	2,217	32%	\$12.50	\$650	1.4
Alfalfa County	\$17.50	\$910	\$36,400	2.4	\$99,900	\$2,498	\$29,970	\$749	402	21%	\$16.08	\$836	1.1
Atoka County	\$17.50	\$910	\$36,400	2.4	\$71,700	\$1,793	\$21,510	\$538	1,179	24%	\$9.17	\$477	1.9
Beaver County	\$17.50	\$910	\$36,400	2.4	\$79,000	\$1,975	\$23,700	\$593	344	20%	\$23.49	\$1,221	0.7
Beckham County	\$19.31	\$1,004	\$40,160	2.7	\$80,200	\$2,005	\$24,060	\$602	2,755	34%	\$16.72	\$869	1.2
Blaine County	\$17.50	\$910	\$36,400	2.4	\$78,300	\$1,958	\$23,490	\$587	971	29%	\$20.95	\$1,089	0.8
Bryan County	\$19.02	\$989	\$39,560	2.6	\$73,700	\$1,843	\$22,110	\$553	6,644	36%	\$16.22	\$843	1.2
Caddo County	\$17.50	\$910	\$36,400	2.4	\$70,300	\$1,758	\$21,090	\$527	2,701	30%	\$16.11	\$837	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	14,506	25%	\$16.00	\$832	1.4
Carter County	\$19.98	\$1,039	\$41,560	2.8	\$81,600	\$2,040	\$24,480	\$612	6,108	32%	\$18.82	\$979	1.1
Cherokee County	\$17.88	\$930	\$37,200	2.5	\$72,700	\$1,818	\$21,810	\$545	6,293	34%	\$12.08	\$628	1.5
Choctaw County	\$17.50	\$910	\$36,400	2.4	\$68,200	\$1,705	\$20,460	\$512	2,007	34%	\$11.43	\$594	1.5
Cimarron County	\$17.50	\$910	\$36,400	2.4	\$85,400	\$2,135	\$25,620	\$641	160	23%	\$21.15	\$1,100	0.8
Cleveland County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	41,411	36%	\$14.11	\$734	1.6
Coal County	\$17.50	\$910	\$36,400	2.4	\$60,700	\$1,518	\$18,210	\$455	604	29%	\$15.16	\$788	1.2
Comanche County	\$18.50	\$962	\$38,480	2.6	\$74,500	\$1,863	\$22,350	\$559	20,136	45%	\$16.56	\$861	1.1
Cotton County	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	419	20%	\$14.16	\$736	1.2
Craig County	\$18.31	\$952	\$38,080	2.5	\$65,800	\$1,645	\$19,740	\$494	1,406	27%	\$14.73	\$766	1.2
Creek County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	7,104	26%	\$17.09	\$889	1.3
Custer County	\$17.50	\$910	\$36,400	2.4	\$83,300	\$2,083	\$24,990	\$625	3,866	36%	\$12.90	\$671	1.4
Delaware County	\$17.71	\$921	\$36,840	2.4	\$74,700	\$1,868	\$22,410	\$560	4,080	24%	\$13.44	\$699	1.3
Dewey County	\$17.62	\$916	\$36,640	2.4	\$77,300	\$1,933	\$23,190	\$580	404	25%	\$25.52	\$1,327	0.7
Ellis County	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	256	18%	\$15.92	\$828	1.1
Garfield County	\$18.85	\$980	\$39,200	2.6	\$89,200	\$2,230	\$26,760	\$669	8,470	35%	\$14.94	\$777	1.3
Garvin County	\$17.50	\$910	\$36,400	2.4	\$79,000	\$1,975	\$23,700	\$593	3,187	32%	\$18.91	\$983	0.9
Grady County	\$18.08	\$940	\$37,600	2.5	\$96,800	\$2,420	\$29,040	\$726	5,077	25%	\$15.24	\$792	1.2
Grant County	\$17.50	\$910	\$36,400	2.4	\$87,900	\$2,198	\$26,370	\$659	387	25%	\$29.87	\$1,553	0.6
Greer County	\$17.50	\$910	\$36,400	2.4	\$76,600	\$1,915	\$22,980	\$575	451	22%	\$7.49	\$389	2.3
Harmon County	\$17.50	\$910	\$36,400	2.4	\$65,500	\$1,638	\$19,650	\$491	266	28%	\$17.83	\$927	1.0
Harper County	\$17.50	\$910	\$36,400	2.4	\$79,400	\$1,985	\$23,820	\$596	247	20%	\$17.06	\$887	1.0
Haskell County	\$17.50	\$910	\$36,400	2.4	\$67,100	\$1,678	\$20,130	\$503	1,042	23%	\$13.22	\$688	1.3
Hughes County	\$17.50	\$910	\$36,400	2.4	\$62,300	\$1,558	\$18,690	\$467	1,088	27%	\$12.01	\$625	1.5
Jackson County	\$17.50	\$910	\$36,400	2.4	\$84,500	\$2,113	\$25,350	\$634	3,786	39%	\$16.70	\$868	1.0
Jefferson County	\$17.50	\$910	\$36,400	2.4	\$66,400	\$1,660	\$19,920	\$498	597	28%	\$8.32	\$433	2.1

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$17.50	\$910	\$36,400	2.4	\$66,600	\$1,665	\$19,980	\$500	1,166	30%	\$14.00	\$728	1.3
Kay County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	5,394	32%	\$18.95	\$985	0.9
Kingfisher County	\$19.10	\$993	\$39,720	2.6	\$85,000	\$2,125	\$25,500	\$638	1,580	28%	\$21.50	\$1,118	0.9
Kiowa County	\$17.50	\$910	\$36,400	2.4	\$61,500	\$1,538	\$18,450	\$461	960	29%	\$12.21	\$635	1.4
Latimer County	\$17.50	\$910	\$36,400	2.4	\$61,000	\$1,525	\$18,300	\$458	1,138	30%	\$16.47	\$857	1.1
Le Flore County	\$17.50	\$910	\$36,400	2.4	\$67,600	\$1,690	\$20,280	\$507	4,968	28%	\$12.64	\$657	1.4
Lincoln County	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	2,561	20%	\$14.49	\$753	1.2
Logan County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	2,485	14%	\$10.06	\$523	2.3
Love County	\$18.56	\$965	\$38,600	2.6	\$78,900	\$1,973	\$23,670	\$592	1,019	27%	\$15.22	\$791	1.2
McClain County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	3,447	22%	\$11.73	\$610	1.9
McCurtain County	\$17.50	\$910	\$36,400	2.4	\$69,100	\$1,728	\$20,730	\$518	3,184	28%	\$14.23	\$740	1.2
McIntosh County	\$17.50	\$910	\$36,400	2.4	\$62,000	\$1,550	\$18,600	\$465	1,736	23%	\$11.09	\$577	1.6
Major County	\$17.50	\$910	\$36,400	2.4	\$85,800	\$2,145	\$25,740	\$644	647	20%	\$14.39	\$748	1.2
Marshall County	\$17.50	\$910	\$36,400	2.4	\$64,500	\$1,613	\$19,350	\$484	1,174	20%	\$18.07	\$940	1.0
Mayes County	\$17.50	\$910	\$36,400	2.4	\$76,400	\$1,910	\$22,920	\$573	3,929	26%	\$16.97	\$883	1.0
Murray County	\$18.13	\$943	\$37,720	2.5	\$83,700	\$2,093	\$25,110	\$628	1,409	28%	\$14.30	\$743	1.3
Muskogee County	\$17.96	\$934	\$37,360	2.5	\$76,400	\$1,910	\$22,920	\$573	8,669	34%	\$14.23	\$740	1.3
Noble County	\$17.50	\$910	\$36,400	2.4	\$92,000	\$2,300	\$27,600	\$690	845	20%	\$15.21	\$791	1.2
Nowata County	\$17.50	\$910	\$36,400	2.4	\$69,300	\$1,733	\$20,790	\$520	994	27%	\$13.85	\$720	1.3
Okfuskee County	\$17.50	\$910	\$36,400	2.4	\$65,200	\$1,630	\$19,560	\$489	1,130	29%	\$11.07	\$576	1.6
Oklahoma County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	133,728	41%	\$20.60	\$1,071	1.1
Okmulgee County	\$17.50	\$910	\$36,400	2.4	\$74,100	\$1,853	\$22,230	\$556	4,260	30%	\$13.08	\$680	1.3
Osage County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	3,712	22%	\$13.37	\$695	1.7
Ottawa County	\$17.50	\$910	\$36,400	2.4	\$64,000	\$1,600	\$19,200	\$480	3,848	33%	\$13.12	\$682	1.3
Pawnee County	\$18.02	\$937	\$37,480	2.5	\$78,100	\$1,953	\$23,430	\$586	1,311	22%	\$15.41	\$801	1.2
Payne County	\$19.50	\$1,014	\$40,560	2.7	\$90,700	\$2,268	\$27,210	\$680	15,875	49%	\$13.14	\$683	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$17.79	\$925	\$37,000	2.5	\$75,500	\$1,888	\$22,650	\$566	5,041	29%	\$12.20	\$634	1.5
Pontotoc County	\$18.87	\$981	\$39,240	2.6	\$84,100	\$2,103	\$25,230	\$631	5,025	34%	\$14.92	\$776	1.3
Pottawatomie County	\$18.00	\$936	\$37,440	2.5	\$74,000	\$1,850	\$22,200	\$555	8,003	30%	\$13.82	\$719	1.3
Pushmataha County	\$17.50	\$910	\$36,400	2.4	\$62,400	\$1,560	\$18,720	\$468	1,059	24%	\$9.87	\$513	1.8
Roger Mills County	\$17.50	\$910	\$36,400	2.4	\$77,300	\$1,933	\$23,190	\$580	268	19%	\$15.93	\$829	1.1
Rogers County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	7,936	22%	\$17.58	\$914	1.3
Seminole County	\$17.50	\$910	\$36,400	2.4	\$60,600	\$1,515	\$18,180	\$455	2,645	30%	\$13.95	\$725	1.3
Sequoyah County	\$17.50	\$910	\$36,400	2.4	\$80,600	\$2,015	\$24,180	\$605	4,404	29%	\$11.51	\$599	1.5
Stephens County	\$17.50	\$910	\$36,400	2.4	\$81,700	\$2,043	\$24,510	\$613	4,394	26%	\$16.15	\$840	1.1
Texas County	\$20.17	\$1,049	\$41,960	2.8	\$79,100	\$1,978	\$23,730	\$593	2,101	31%	\$20.34	\$1,058	1.0
Tillman County	\$17.50	\$910	\$36,400	2.4	\$66,300	\$1,658	\$19,890	\$497	667	25%	\$12.98	\$675	1.3
Tulsa County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	108,123	40%	\$20.85	\$1,084	1.1
Wagoner County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	5,813	19%	\$15.86	\$825	1.4
Washington County	\$17.50	\$910	\$36,400	2.4	\$88,100	\$2,203	\$26,430	\$661	5,803	28%	\$18.00	\$936	1.0
Washita County	\$17.50	\$910	\$36,400	2.4	\$77,900	\$1,948	\$23,370	\$584	1,027	25%	\$15.17	\$789	1.2
Woods County	\$18.40	\$957	\$38,280	2.5	\$89,300	\$2,233	\$26,790	\$670	1,242	36%	\$14.20	\$738	1.3
Woodward County	\$19.87	\$1,033	\$41,320	2.7	\$89,000	\$2,225	\$26,700	\$668	2,282	28%	\$21.14	\$1,099	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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