

TEXAS

#22*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,542**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,138** monthly or **\$61,661** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$25.01
2-Bedroom Housing Wage	\$29.64
Number of Renter Households	4,023,511
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Austin-Round Rock MSA	\$37.48
Dallas HMFA	\$36.23
Martin County HMFA	\$35.92
Midland HMFA	\$35.90
Kendall County	\$33.23

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

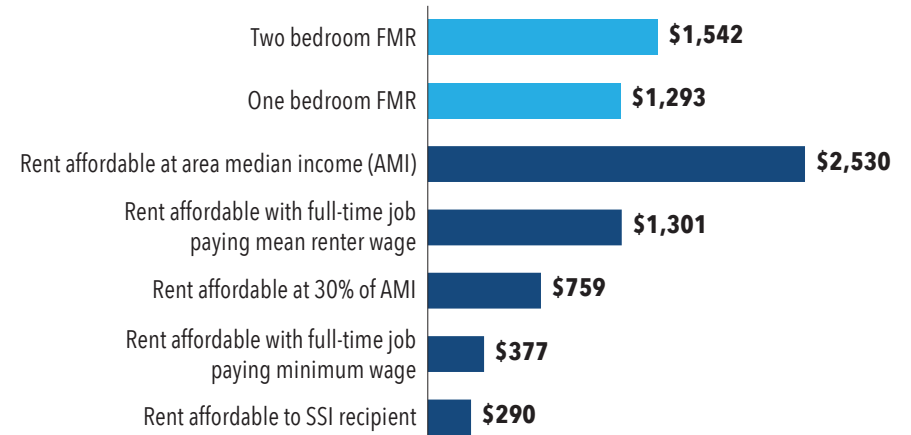
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

164
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

137
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

4.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

3.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Texas	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
Texas	\$29.64	\$1,542	\$61,661	4.1	\$101,215	\$2,530	\$30,364	\$759	4,023,511	37%	\$25.01	\$1,301	1.2
Combined Nonmetro Areas	\$19.45	\$1,012	\$40,460	2.7	\$81,263	\$2,032	\$24,379	\$609	314,112	28%	\$17.76	\$924	1.1
<u>Metropolitan Areas</u>													
Abilene MSA	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	23,985	37%	\$18.21	\$947	1.3
Amarillo HMFA	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	36,539	36%	\$21.33	\$1,109	1.0
Atascosa County HMFA	\$22.73	\$1,182	\$47,280	3.1	\$86,900	\$2,173	\$26,070	\$652	3,761	23%	\$20.48	\$1,065	1.1
Austin County HMFA	\$19.25	\$1,001	\$40,040	2.7	\$103,000	\$2,575	\$30,900	\$773	2,740	23%	\$16.13	\$839	1.2
Austin-Round Rock MSA	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	389,989	41%	\$29.86	\$1,553	1.3
Beaumont-Port Arthur MSA	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	47,495	32%	\$21.91	\$1,139	1.0
Brazoria County HMFA	\$24.23	\$1,260	\$50,400	3.3	\$120,100	\$3,003	\$36,030	\$901	34,104	26%	\$22.28	\$1,159	1.1
Brownsville-Harlingen MSA	\$18.23	\$948	\$37,920	2.5	\$66,500	\$1,663	\$19,950	\$499	47,081	35%	\$13.11	\$682	1.4
College Station-Bryan MSA	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	50,256	49%	\$16.42	\$854	1.4
Corpus Christi MSA	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	60,711	39%	\$20.63	\$1,073	1.3
Dallas HMFA	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	786,955	41%	\$30.55	\$1,588	1.2
El Paso HMFA	\$22.92	\$1,192	\$47,680	3.2	\$72,800	\$1,820	\$21,840	\$546	107,636	36%	\$15.28	\$794	1.5
Falls County HMFA	\$17.94	\$933	\$37,320	2.5	\$76,500	\$1,913	\$22,950	\$574	1,295	22%	\$13.30	\$692	1.3
Fort Worth-Arlington HMFA	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	338,575	38%	\$22.94	\$1,193	1.4
Harrison County HMFA	\$23.00	\$1,196	\$47,840	3.2	\$94,100	\$2,353	\$28,230	\$706	6,419	25%	\$16.46	\$856	1.4
Houston-The Woodlands-Sugar Land HMFA	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	970,679	40%	\$27.99	\$1,455	1.1
Hudspeth County HMFA	\$20.27	\$1,054	\$42,160	2.8	\$56,700	\$1,418	\$17,010	\$425	229	27%	\$30.01	\$1,560	0.7
Kendall County HMFA	\$33.23	\$1,728	\$69,120	4.6	\$144,700	\$3,618	\$43,410	\$1,085	3,814	22%	\$14.41	\$749	2.3

† Wage data not available (See Appendix B).

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

Texas	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
Killeen-Temple HMFA	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	71,355	43%	\$20.27	\$1,054	1.1
Lampasas County HMFA	\$19.85	\$1,032	\$41,280	2.7	\$102,300	\$2,558	\$30,690	\$767	1,603	20%	\$13.90	\$723	1.4
Laredo MSA	\$22.56	\$1,173	\$46,920	3.1	\$70,300	\$1,758	\$21,090	\$527	28,731	36%	\$12.17	\$633	1.9
Longview HMFA	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	22,362	36%	\$20.61	\$1,072	1.1
Lubbock HMFA	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	56,009	44%	\$16.59	\$863	1.4
Lynn County HMFA	\$17.94	\$933	\$37,320	2.5	\$81,500	\$2,038	\$24,450	\$611	482	23%	\$26.97	\$1,402	0.7
Martin County HMFA	\$35.92	\$1,868	\$74,720	5.0	\$96,300	\$2,408	\$28,890	\$722	672	33%	\$24.22	\$1,259	1.5
McAllen-Edinburg-Mission MSA	\$19.08	\$992	\$39,680	2.6	\$63,300	\$1,583	\$18,990	\$475	85,653	32%	\$12.82	\$667	1.5
Medina County HMFA	\$22.90	\$1,191	\$47,640	3.2	\$97,200	\$2,430	\$29,160	\$729	3,030	17%	\$15.63	\$813	1.5
Midland HMFA	\$35.90	\$1,867	\$74,680	5.0	\$118,000	\$2,950	\$35,400	\$885	21,322	32%	\$30.11	\$1,566	1.2
Odessa MSA	\$32.10	\$1,669	\$66,760	4.4	\$90,700	\$2,268	\$27,210	\$680	22,205	36%	\$25.83	\$1,343	1.2
Oldham County HMFA	\$21.40	\$1,113	\$44,520	3.0	\$89,700	\$2,243	\$26,910	\$673	182	29%	\$17.72	\$921	1.2
Rusk County HMFA	\$21.19	\$1,102	\$44,080	2.9	\$89,700	\$2,243	\$26,910	\$673	3,590	20%	\$15.78	\$821	1.3
San Angelo HMFA	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	15,356	33%	\$18.10	\$941	1.3
San Antonio-New Braunfels HMFA	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	335,753	37%	\$20.75	\$1,079	1.4
Sherman-Denison MSA	\$25.81	\$1,342	\$53,680	3.6	\$98,300	\$2,458	\$29,490	\$737	17,421	33%	\$19.06	\$991	1.4
Sterling County HMFA	\$24.19	\$1,258	\$50,320	3.3	\$96,400	\$2,410	\$28,920	\$723	67	17%	\$17.65	\$918	1.4
Texarkana HMFA	\$20.60	\$1,071	\$42,840	2.8	\$71,500	\$1,788	\$21,450	\$536	12,983	37%	\$16.99	\$884	1.2
Tyler MSA	\$25.63	\$1,333	\$53,320	3.5	\$93,000	\$2,325	\$27,900	\$698	25,074	31%	\$19.29	\$1,003	1.3
Victoria MSA	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	11,549	31%	\$18.32	\$953	1.5
Waco HMFA	\$26.48	\$1,377	\$55,080	3.7	\$89,600	\$2,240	\$26,880	\$672	37,263	39%	\$17.39	\$904	1.5
Wichita Falls MSA	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	20,182	36%	\$16.67	\$867	1.3

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

Texas	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
Wise County HMFA	\$23.00	\$1,196	\$47,840	3.2	\$110,600	\$2,765	\$33,180	\$830	4,292	17%	\$16.23	\$844	1.4
<u>Counties</u>													
Anderson County	\$19.87	\$1,033	\$41,320	2.7	\$76,900	\$1,923	\$23,070	\$577	5,136	30%	\$16.69	\$868	1.2
Andrews County	\$26.65	\$1,386	\$55,440	3.7	\$97,300	\$2,433	\$29,190	\$730	1,607	24%	\$44.14	\$2,295	0.6
Angelina County	\$19.96	\$1,038	\$41,520	2.8	\$77,300	\$1,933	\$23,190	\$580	11,488	36%	\$16.72	\$869	1.2
Aransas County	\$24.62	\$1,280	\$51,200	3.4	\$79,100	\$1,978	\$23,730	\$593	2,621	22%	\$15.22	\$792	1.6
Archer County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	517	15%	\$17.72	\$921	1.2
Armstrong County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	137	18%	\$21.94	\$1,141	1.0
Atascosa County	\$22.73	\$1,182	\$47,280	3.1	\$86,900	\$2,173	\$26,070	\$652	3,761	23%	\$20.48	\$1,065	1.1
Austin County	\$19.25	\$1,001	\$40,040	2.7	\$103,000	\$2,575	\$30,900	\$773	2,740	23%	\$16.13	\$839	1.2
Bailey County	\$17.94	\$933	\$37,320	2.5	\$90,900	\$2,273	\$27,270	\$682	474	21%	\$13.95	\$726	1.3
Bandera County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	1,232	14%	\$14.48	\$753	2.0
Bastrop County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	8,539	24%	\$17.39	\$904	2.2
Baylor County	\$17.94	\$933	\$37,320	2.5	\$73,900	\$1,848	\$22,170	\$554	514	33%	\$16.97	\$883	1.1
Bee County	\$21.42	\$1,114	\$44,560	3.0	\$80,800	\$2,020	\$24,240	\$606	2,393	28%	\$13.70	\$712	1.6
Bell County	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	60,749	44%	\$20.33	\$1,057	1.1
Bexar County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	302,765	41%	\$21.32	\$1,109	1.4
Blanco County	\$21.54	\$1,120	\$44,800	3.0	\$105,500	\$2,638	\$31,650	\$791	1,288	26%	\$18.76	\$975	1.1
Borden County †	\$18.77	\$976	\$39,040	2.6	\$79,300	\$1,983	\$23,790	\$595	87	36%			
Bosque County	\$17.94	\$933	\$37,320	2.5	\$88,600	\$2,215	\$26,580	\$665	1,800	24%	\$17.82	\$927	1.0
Bowie County	\$20.60	\$1,071	\$42,840	2.8	\$71,500	\$1,788	\$21,450	\$536	12,983	37%	\$16.99	\$884	1.2
Brazoria County	\$24.23	\$1,260	\$50,400	3.3	\$120,100	\$3,003	\$36,030	\$901	34,104	26%	\$22.28	\$1,159	1.1
Brazos County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	47,043	53%	\$16.31	\$848	1.4
Brewster County	\$18.75	\$975	\$39,000	2.6	\$79,700	\$1,993	\$23,910	\$598	2,110	43%	\$19.18	\$997	1.0
Briscoe County	\$17.94	\$933	\$37,320	2.5	\$60,000	\$1,500	\$18,000	\$450	121	22%	\$39.06	\$2,031	0.5

† Wage data not available (See Appendix B).

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Texas

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
Brooks County	\$17.94	\$933	\$37,320	2.5	\$42,700	\$1,068	\$12,810	\$320	1,351	47%	\$8.32	\$433	2.2
Brown County	\$19.21	\$999	\$39,960	2.6	\$76,700	\$1,918	\$23,010	\$575	4,770	32%	\$13.90	\$723	1.4
Burleson County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	1,482	19%	\$19.24	\$1,000	1.2
Burnet County	\$21.62	\$1,124	\$44,960	3.0	\$100,400	\$2,510	\$30,120	\$753	4,458	23%	\$18.91	\$983	1.1
Caldwell County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	4,223	27%	\$17.21	\$895	2.2
Calhoun County	\$17.94	\$933	\$37,320	2.5	\$91,600	\$2,290	\$27,480	\$687	1,983	24%	\$29.70	\$1,544	0.6
Callahan County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	945	18%	\$15.80	\$822	1.5
Cameron County	\$18.23	\$948	\$37,920	2.5	\$66,500	\$1,663	\$19,950	\$499	47,081	35%	\$13.11	\$682	1.4
Camp County	\$17.94	\$933	\$37,320	2.5	\$69,700	\$1,743	\$20,910	\$523	1,095	23%	\$14.26	\$741	1.3
Carson County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	487	21%	\$37.81	\$1,966	0.6
Cass County	\$17.94	\$933	\$37,320	2.5	\$71,200	\$1,780	\$21,360	\$534	2,651	23%	\$13.05	\$678	1.4
Castro County	\$17.94	\$933	\$37,320	2.5	\$70,000	\$1,750	\$21,000	\$525	748	31%	\$20.44	\$1,063	0.9
Chambers County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	2,907	18%	\$29.04	\$1,510	1.0
Cherokee County	\$17.96	\$934	\$37,360	2.5	\$71,400	\$1,785	\$21,420	\$536	4,930	27%	\$14.64	\$761	1.2
Childress County	\$18.77	\$976	\$39,040	2.6	\$73,300	\$1,833	\$21,990	\$550	792	36%	\$23.48	\$1,221	0.8
Clay County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	823	19%	\$17.92	\$932	1.2
Cochran County	\$17.94	\$933	\$37,320	2.5	\$58,200	\$1,455	\$17,460	\$437	329	35%	\$30.29	\$1,575	0.6
Coke County	\$17.94	\$933	\$37,320	2.5	\$76,900	\$1,923	\$23,070	\$577	438	29%	\$36.44	\$1,895	0.5
Coleman County	\$19.04	\$990	\$39,600	2.6	\$69,500	\$1,738	\$20,850	\$521	745	23%	\$15.79	\$821	1.2
Collin County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	143,751	36%	\$27.76	\$1,444	1.3
Collingsworth County	\$17.94	\$933	\$37,320	2.5	\$69,300	\$1,733	\$20,790	\$520	241	25%	\$17.95	\$933	1.0
Colorado County	\$19.42	\$1,010	\$40,400	2.7	\$97,600	\$2,440	\$29,280	\$732	1,438	19%	\$16.25	\$845	1.2
Comal County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	15,660	23%	\$16.12	\$838	1.8
Comanche County	\$18.77	\$976	\$39,040	2.6	\$88,600	\$2,215	\$26,580	\$665	1,077	20%	\$15.02	\$781	1.2
Concho County	\$21.00	\$1,092	\$43,680	2.9	\$78,200	\$1,955	\$23,460	\$587	189	22%	\$27.56	\$1,433	0.8
Cooke County	\$22.58	\$1,174	\$46,960	3.1	\$98,500	\$2,463	\$29,550	\$739	4,525	28%	\$16.81	\$874	1.3

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

Texas	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
Coryell County	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	10,606	41%	\$19.71	\$1,025	1.1
Cottle County	\$18.77	\$976	\$39,040	2.6	\$70,900	\$1,773	\$21,270	\$532	122	21%	\$10.74	\$559	1.7
Crane County	\$18.98	\$987	\$39,480	2.6	\$89,700	\$2,243	\$26,910	\$673	310	19%	\$47.79	\$2,485	0.4
Crockett County †	\$17.94	\$933	\$37,320	2.5	\$79,400	\$1,985	\$23,820	\$596	297	25%			
Crosby County	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	555	28%	\$13.02	\$677	1.8
Culberson County	\$18.77	\$976	\$39,040	2.6	\$55,800	\$1,395	\$16,740	\$419	182	26%	\$62.14	\$3,231	0.3
Dallam County	\$18.62	\$968	\$38,720	2.6	\$88,900	\$2,223	\$26,670	\$667	757	32%	\$26.75	\$1,391	0.7
Dallas County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	478,237	49%	\$34.20	\$1,778	1.1
Dawson County	\$18.12	\$942	\$37,680	2.5	\$73,400	\$1,835	\$22,020	\$551	1,250	30%	\$13.44	\$699	1.3
Deaf Smith County	\$19.17	\$997	\$39,880	2.6	\$60,900	\$1,523	\$18,270	\$457	2,035	34%	\$26.40	\$1,373	0.7
Delta County	\$17.94	\$933	\$37,320	2.5	\$91,700	\$2,293	\$27,510	\$688	354	17%	\$10.65	\$554	1.7
Denton County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	120,115	35%	\$19.58	\$1,018	1.9
DeWitt County	\$20.23	\$1,052	\$42,080	2.8	\$76,900	\$1,923	\$23,070	\$577	1,961	29%	\$20.91	\$1,087	1.0
Dickens County	\$17.94	\$933	\$37,320	2.5	\$73,700	\$1,843	\$22,110	\$553	127	19%	\$12.57	\$654	1.4
Dimmit County	\$17.94	\$933	\$37,320	2.5	\$38,100	\$953	\$11,430	\$286	1,180	39%	\$33.78	\$1,757	0.5
Donley County	\$17.94	\$933	\$37,320	2.5	\$84,400	\$2,110	\$25,320	\$633	296	25%	\$14.57	\$757	1.2
Duval County	\$17.94	\$933	\$37,320	2.5	\$68,200	\$1,705	\$20,460	\$512	868	29%	\$18.00	\$936	1.0
Eastland County	\$17.94	\$933	\$37,320	2.5	\$73,800	\$1,845	\$22,140	\$554	2,069	29%	\$24.69	\$1,284	0.7
Ector County	\$32.10	\$1,669	\$66,760	4.4	\$90,700	\$2,268	\$27,210	\$680	22,205	36%	\$25.83	\$1,343	1.2
Edwards County †	\$18.77	\$976	\$39,040	2.6	\$53,100	\$1,328	\$15,930	\$398	26	5%			
Ellis County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	16,352	24%	\$15.91	\$827	2.3
El Paso County	\$22.92	\$1,192	\$47,680	3.2	\$72,800	\$1,820	\$21,840	\$546	107,636	36%	\$15.28	\$794	1.5
Erath County	\$20.40	\$1,061	\$42,440	2.8	\$92,200	\$2,305	\$27,660	\$692	5,929	36%	\$14.67	\$763	1.4
Falls County	\$17.94	\$933	\$37,320	2.5	\$76,500	\$1,913	\$22,950	\$574	1,295	22%	\$13.30	\$692	1.3
Fannin County	\$18.13	\$943	\$37,720	2.5	\$90,400	\$2,260	\$27,120	\$678	3,135	25%	\$16.82	\$875	1.1
Fayette County	\$18.42	\$958	\$38,320	2.5	\$102,100	\$2,553	\$30,630	\$766	1,996	20%	\$13.00	\$676	1.4

† Wage data not available (See Appendix B).

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

Texas

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
Fisher County	\$17.94	\$933	\$37,320	2.5	\$81,900	\$2,048	\$24,570	\$614	290	18%	\$22.68	\$1,179	0.8
Floyd County	\$17.94	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	480	25%	\$16.68	\$867	1.1
Foard County	\$17.94	\$933	\$37,320	2.5	\$53,400	\$1,335	\$16,020	\$401	140	33%	\$10.68	\$555	1.7
Fort Bend County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	63,338	23%	\$17.89	\$930	1.6
Franklin County	\$20.23	\$1,052	\$42,080	2.8	\$82,300	\$2,058	\$24,690	\$617	813	21%	\$16.26	\$845	1.2
Freestone County	\$17.94	\$933	\$37,320	2.5	\$87,600	\$2,190	\$26,280	\$657	1,729	25%	\$14.43	\$750	1.2
Frio County	\$19.04	\$990	\$39,600	2.6	\$69,600	\$1,740	\$20,880	\$522	1,901	37%	\$20.42	\$1,062	0.9
Gaines County	\$17.94	\$933	\$37,320	2.5	\$99,900	\$2,498	\$29,970	\$749	1,650	23%	\$16.22	\$843	1.1
Galveston County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	45,075	33%	\$17.54	\$912	1.7
Garza County	\$17.94	\$933	\$37,320	2.5	\$89,300	\$2,233	\$26,790	\$670	451	31%	\$23.94	\$1,245	0.7
Gillespie County	\$24.50	\$1,274	\$50,960	3.4	\$101,100	\$2,528	\$30,330	\$758	3,268	29%	\$17.36	\$903	1.4
Glasscock County †	\$18.77	\$976	\$39,040	2.6	\$133,000	\$3,325	\$39,900	\$998	148	34%			
Goliad County	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	483	17%	\$11.42	\$594	2.3
Gonzales County	\$17.94	\$933	\$37,320	2.5	\$77,100	\$1,928	\$23,130	\$578	2,301	30%	\$18.49	\$961	1.0
Gray County	\$18.60	\$967	\$38,680	2.6	\$72,500	\$1,813	\$21,750	\$544	2,102	27%	\$20.84	\$1,084	0.9
Grayson County	\$25.81	\$1,342	\$53,680	3.6	\$98,300	\$2,458	\$29,490	\$737	17,421	33%	\$19.06	\$991	1.4
Gregg County	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	19,175	41%	\$21.11	\$1,098	1.1
Grimes County	\$18.73	\$974	\$38,960	2.6	\$88,300	\$2,208	\$26,490	\$662	2,267	22%	\$17.35	\$902	1.1
Guadalupe County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	13,551	22%	\$18.83	\$979	1.5
Hale County	\$17.94	\$933	\$37,320	2.5	\$67,100	\$1,678	\$20,130	\$503	4,406	40%	\$16.54	\$860	1.1
Hall County	\$17.94	\$933	\$37,320	2.5	\$58,300	\$1,458	\$17,490	\$437	289	25%	\$14.76	\$768	1.2
Hamilton County	\$18.19	\$946	\$37,840	2.5	\$83,600	\$2,090	\$25,080	\$627	707	23%	\$12.74	\$662	1.4
Hansford County	\$19.00	\$988	\$39,520	2.6	\$102,400	\$2,560	\$30,720	\$768	425	23%	\$15.41	\$801	1.2
Hardeman County	\$17.94	\$933	\$37,320	2.5	\$75,000	\$1,875	\$22,500	\$563	394	30%	\$16.80	\$874	1.1
Hardin County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	3,806	17%	\$15.94	\$829	1.3
Harris County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	781,714	45%	\$29.98	\$1,559	1.0

† Wage data not available (See Appendix B).

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

Texas	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
Harrison County	\$23.00	\$1,196	\$47,840	3.2	\$94,100	\$2,353	\$28,230	\$706	6,419	25%	\$16.46	\$856	1.4
Hartley County	\$21.08	\$1,096	\$43,840	2.9	\$98,500	\$2,463	\$29,550	\$739	381	23%	\$15.18	\$790	1.4
Haskell County	\$17.94	\$933	\$37,320	2.5	\$76,900	\$1,923	\$23,070	\$577	545	26%	\$15.50	\$806	1.2
Hays County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	33,912	36%	\$14.42	\$750	2.6
Hemphill County	\$18.52	\$963	\$38,520	2.6	\$122,700	\$3,068	\$36,810	\$920	323	24%	\$20.57	\$1,070	0.9
Henderson County	\$19.31	\$1,004	\$40,160	2.7	\$87,100	\$2,178	\$26,130	\$653	7,658	23%	\$14.25	\$741	1.4
Hidalgo County	\$19.08	\$992	\$39,680	2.6	\$63,300	\$1,583	\$18,990	\$475	85,653	32%	\$12.82	\$667	1.5
Hill County	\$18.21	\$947	\$37,880	2.5	\$84,800	\$2,120	\$25,440	\$636	3,176	24%	\$18.38	\$956	1.0
Hockley County	\$17.94	\$933	\$37,320	2.5	\$72,900	\$1,823	\$21,870	\$547	2,210	27%	\$24.19	\$1,258	0.7
Hood County	\$25.65	\$1,334	\$53,360	3.5	\$114,000	\$2,850	\$34,200	\$855	4,668	19%	\$15.19	\$790	1.7
Hopkins County	\$19.73	\$1,026	\$41,040	2.7	\$85,300	\$2,133	\$25,590	\$640	4,174	30%	\$19.19	\$998	1.0
Houston County	\$17.94	\$933	\$37,320	2.5	\$79,400	\$1,985	\$23,820	\$596	2,430	31%	\$21.04	\$1,094	0.9
Howard County	\$21.67	\$1,127	\$45,080	3.0	\$93,100	\$2,328	\$27,930	\$698	3,741	31%	\$19.51	\$1,015	1.1
Hudspeth County	\$20.27	\$1,054	\$42,160	2.8	\$56,700	\$1,418	\$17,010	\$425	229	27%	\$30.01	\$1,560	0.7
Hunt County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	10,969	29%	\$22.30	\$1,160	1.6
Hutchinson County	\$17.94	\$933	\$37,320	2.5	\$97,100	\$2,428	\$29,130	\$728	1,326	19%	\$21.53	\$1,119	0.8
Irion County	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	69	11%	\$33.95	\$1,765	0.7
Jack County	\$17.94	\$933	\$37,320	2.5	\$81,000	\$2,025	\$24,300	\$608	825	28%	\$12.09	\$629	1.5
Jackson County	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	1,621	30%	\$16.35	\$850	1.2
Jasper County	\$17.94	\$933	\$37,320	2.5	\$69,600	\$1,740	\$20,880	\$522	3,048	22%	\$13.59	\$707	1.3
Jeff Davis County †	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	86	10%			
Jefferson County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	35,734	38%	\$23.01	\$1,196	0.9
Jim Hogg County	\$17.94	\$933	\$37,320	2.5	\$52,000	\$1,300	\$15,600	\$390	470	38%	\$13.65	\$710	1.3
Jim Wells County	\$17.94	\$933	\$37,320	2.5	\$65,800	\$1,645	\$19,740	\$494	4,327	33%	\$14.88	\$774	1.2
Johnson County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	16,203	26%	\$18.00	\$936	1.8
Jones County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	1,154	19%	\$17.62	\$916	1.3

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

Texas	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
Karnes County	\$21.71	\$1,129	\$45,160	3.0	\$77,700	\$1,943	\$23,310	\$583	1,610	35%	\$18.50	\$962	1.2
Kaufman County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	10,641	21%	\$16.64	\$866	2.2
Kendall County	\$33.23	\$1,728	\$69,120	4.6	\$144,700	\$3,618	\$43,410	\$1,085	3,814	22%	\$14.41	\$749	2.3
Kenedy County †	\$18.77	\$976	\$39,040	2.6	\$51,600	\$1,290	\$15,480	\$387	11	65%			
Kent County †	\$18.77	\$976	\$39,040	2.6	\$99,400	\$2,485	\$29,820	\$746	63	23%			
Kerr County	\$21.06	\$1,095	\$43,800	2.9	\$91,600	\$2,290	\$27,480	\$687	6,594	30%	\$19.37	\$1,007	1.1
Kimble County	\$17.94	\$933	\$37,320	2.5	\$99,900	\$2,498	\$29,970	\$749	398	21%	\$13.02	\$677	1.4
King County	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	52	58%	\$33.48	\$1,741	0.6
Kinney County †	\$18.77	\$976	\$39,040	2.6	\$77,000	\$1,925	\$23,100	\$578	276	23%			
Kleberg County	\$22.67	\$1,179	\$47,160	3.1	\$75,500	\$1,888	\$22,650	\$566	5,434	46%	\$13.68	\$712	1.7
Knox County	\$17.94	\$933	\$37,320	2.5	\$67,600	\$1,690	\$20,280	\$507	275	22%	\$14.05	\$730	1.3
Lamar County	\$17.94	\$933	\$37,320	2.5	\$81,100	\$2,028	\$24,330	\$608	6,854	34%	\$16.06	\$835	1.1
Lamb County	\$17.94	\$933	\$37,320	2.5	\$77,200	\$1,930	\$23,160	\$579	1,298	28%	\$19.20	\$998	0.9
Lampasas County	\$19.85	\$1,032	\$41,280	2.7	\$102,300	\$2,558	\$30,690	\$767	1,603	20%	\$13.90	\$723	1.4
La Salle County	\$18.02	\$937	\$37,480	2.5	\$64,600	\$1,615	\$19,380	\$485	356	21%	\$27.67	\$1,439	0.7
Lavaca County	\$19.56	\$1,017	\$40,680	2.7	\$93,700	\$2,343	\$28,110	\$703	1,980	24%	\$16.87	\$877	1.2
Lee County	\$21.65	\$1,126	\$45,040	3.0	\$81,700	\$2,043	\$24,510	\$613	1,472	22%	\$17.47	\$909	1.2
Leon County	\$17.94	\$933	\$37,320	2.5	\$81,400	\$2,035	\$24,420	\$611	1,504	23%	\$23.91	\$1,244	0.8
Liberty County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	5,769	19%	\$17.05	\$886	1.7
Limestone County	\$17.94	\$933	\$37,320	2.5	\$72,000	\$1,800	\$21,600	\$540	2,152	26%	\$16.19	\$842	1.1
Lipscomb County	\$17.94	\$933	\$37,320	2.5	\$91,800	\$2,295	\$27,540	\$689	218	20%	\$17.00	\$884	1.1
Live Oak County	\$17.94	\$933	\$37,320	2.5	\$76,800	\$1,920	\$23,040	\$576	1,139	27%	\$26.07	\$1,356	0.7
Llano County	\$20.60	\$1,071	\$42,840	2.8	\$87,800	\$2,195	\$26,340	\$659	2,329	23%	\$14.75	\$767	1.4
Loving County †	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	32	89%			
Lubbock County	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	55,454	45%	\$16.61	\$864	1.4
Lynn County	\$17.94	\$933	\$37,320	2.5	\$81,500	\$2,038	\$24,450	\$611	482	23%	\$26.97	\$1,402	0.7

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Texas	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
McCulloch County	\$18.75	\$975	\$39,000	2.6	\$81,400	\$2,035	\$24,420	\$611	922	30%	\$16.77	\$872	1.1
McLennan County	\$26.48	\$1,377	\$55,080	3.7	\$89,600	\$2,240	\$26,880	\$672	37,263	39%	\$17.39	\$904	1.5
McMullen County	\$18.77	\$976	\$39,040	2.6	\$78,700	\$1,968	\$23,610	\$590	39	23%	\$28.48	\$1,481	0.7
Madison County	\$17.94	\$933	\$37,320	2.5	\$84,000	\$2,100	\$25,200	\$630	1,208	29%	\$12.93	\$672	1.4
Marion County	\$17.94	\$933	\$37,320	2.5	\$65,400	\$1,635	\$19,620	\$491	951	23%	\$12.01	\$625	1.5
Martin County	\$35.92	\$1,868	\$74,720	5.0	\$96,300	\$2,408	\$28,890	\$722	672	33%	\$24.22	\$1,259	1.5
Mason County	\$17.94	\$933	\$37,320	2.5	\$103,100	\$2,578	\$30,930	\$773	374	24%	\$10.01	\$520	1.8
Matagorda County	\$21.15	\$1,100	\$44,000	2.9	\$76,600	\$1,915	\$22,980	\$575	4,633	31%	\$22.44	\$1,167	0.9
Maverick County	\$17.94	\$933	\$37,320	2.5	\$66,300	\$1,658	\$19,890	\$497	5,732	31%	\$10.28	\$534	1.7
Medina County	\$22.90	\$1,191	\$47,640	3.2	\$97,200	\$2,430	\$29,160	\$729	3,030	17%	\$15.63	\$813	1.5
Menard County	\$17.94	\$933	\$37,320	2.5	\$87,500	\$2,188	\$26,250	\$656	199	24%	\$13.37	\$695	1.3
Midland County	\$35.90	\$1,867	\$74,680	5.0	\$118,000	\$2,950	\$35,400	\$885	21,322	32%	\$30.11	\$1,566	1.2
Milam County	\$17.94	\$933	\$37,320	2.5	\$82,600	\$2,065	\$24,780	\$620	2,268	23%	\$17.05	\$887	1.1
Mills County	\$17.94	\$933	\$37,320	2.5	\$84,400	\$2,110	\$25,320	\$633	286	16%	\$15.46	\$804	1.2
Mitchell County	\$18.38	\$956	\$38,240	2.5	\$104,700	\$2,618	\$31,410	\$785	524	20%	\$14.41	\$749	1.3
Montague County	\$21.08	\$1,096	\$43,840	2.9	\$85,500	\$2,138	\$25,650	\$641	1,728	21%	\$15.02	\$781	1.4
Montgomery County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	66,580	28%	\$22.64	\$1,177	1.3
Moore County	\$19.38	\$1,008	\$40,320	2.7	\$71,800	\$1,795	\$21,540	\$539	2,768	38%	\$24.29	\$1,263	0.8
Morris County	\$17.94	\$933	\$37,320	2.5	\$69,100	\$1,728	\$20,730	\$518	1,237	25%	\$19.14	\$995	0.9
Motley County	\$17.94	\$933	\$37,320	2.5	\$79,700	\$1,993	\$23,910	\$598	110	23%	\$19.02	\$989	0.9
Nacogdoches County	\$19.40	\$1,009	\$40,360	2.7	\$79,800	\$1,995	\$23,940	\$599	10,541	42%	\$14.57	\$758	1.3
Navarro County	\$18.58	\$966	\$38,640	2.6	\$81,200	\$2,030	\$24,360	\$609	5,909	32%	\$16.79	\$873	1.1
Newton County	\$17.94	\$933	\$37,320	2.5	\$65,600	\$1,640	\$19,680	\$492	904	18%	\$9.77	\$508	1.8
Nolan County	\$17.94	\$933	\$37,320	2.5	\$64,300	\$1,608	\$19,290	\$482	1,975	34%	\$22.37	\$1,163	0.8
Nueces County	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	52,467	40%	\$20.49	\$1,066	1.3
Ochiltree County	\$18.98	\$987	\$39,480	2.6	\$89,300	\$2,233	\$26,790	\$670	1,160	31%	\$21.82	\$1,134	0.9

† 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.

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

Texas	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
Oldham County	\$21.40	\$1,113	\$44,520	3.0	\$89,700	\$2,243	\$26,910	\$673	182	29%	\$17.72	\$921	1.2
Orange County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	7,955	25%	\$19.09	\$993	1.1
Palo Pinto County	\$19.35	\$1,006	\$40,240	2.7	\$81,800	\$2,045	\$24,540	\$614	3,376	31%	\$16.68	\$868	1.2
Panola County	\$17.94	\$933	\$37,320	2.5	\$89,700	\$2,243	\$26,910	\$673	1,754	21%	\$14.51	\$754	1.2
Parker County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	9,719	18%	\$15.03	\$781	2.2
Parmer County	\$18.35	\$954	\$38,160	2.5	\$87,200	\$2,180	\$26,160	\$654	1,005	32%	\$25.65	\$1,334	0.7
Pecos County	\$17.94	\$933	\$37,320	2.5	\$84,000	\$2,100	\$25,200	\$630	1,395	27%	\$14.61	\$760	1.2
Polk County	\$18.90	\$983	\$39,320	2.6	\$73,500	\$1,838	\$22,050	\$551	4,180	23%	\$18.06	\$939	1.0
Potter County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	18,414	43%	\$21.90	\$1,139	1.0
Presidio County	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	598	26%	\$17.42	\$906	1.1
Rains County	\$17.94	\$933	\$37,320	2.5	\$83,600	\$2,090	\$25,080	\$627	807	17%	\$13.71	\$713	1.3
Randall County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	17,501	31%	\$16.93	\$880	1.3
Reagan County	\$18.77	\$976	\$39,040	2.6	\$87,600	\$2,190	\$26,280	\$657	251	24%	\$34.45	\$1,791	0.5
Real County	\$19.40	\$1,009	\$40,360	2.7	\$69,300	\$1,733	\$20,790	\$520	249	24%	\$12.78	\$665	1.5
Red River County	\$17.94	\$933	\$37,320	2.5	\$63,200	\$1,580	\$18,960	\$474	1,478	30%	\$14.49	\$754	1.2
Reeves County	\$18.98	\$987	\$39,480	2.6	\$59,800	\$1,495	\$17,940	\$449	869	21%	\$30.84	\$1,604	0.6
Refugio County	\$17.94	\$933	\$37,320	2.5	\$72,700	\$1,818	\$21,810	\$545	522	22%	\$8.75	\$455	2.1
Roberts County	\$18.77	\$976	\$39,040	2.6	\$81,500	\$2,038	\$24,450	\$611	44	15%	\$46.10	\$2,397	0.4
Robertson County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	1,731	27%	\$16.02	\$833	1.4
Rockwall County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	6,890	17%	\$17.64	\$917	2.1
Runnels County	\$19.83	\$1,031	\$41,240	2.7	\$76,300	\$1,908	\$22,890	\$572	963	25%	\$20.17	\$1,049	1.0
Rusk County	\$21.19	\$1,102	\$44,080	2.9	\$89,700	\$2,243	\$26,910	\$673	3,590	20%	\$15.78	\$821	1.3
Sabine County	\$17.94	\$933	\$37,320	2.5	\$74,500	\$1,863	\$22,350	\$559	646	14%	\$13.15	\$684	1.4
San Augustine County	\$18.77	\$976	\$39,040	2.6	\$54,000	\$1,350	\$16,200	\$405	761	25%	\$16.51	\$858	1.1
San Jacinto County	\$17.94	\$933	\$37,320	2.5	\$79,500	\$1,988	\$23,850	\$596	1,658	16%	\$15.23	\$792	1.2
San Patricio County	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	8,244	34%	\$21.63	\$1,125	1.2

† Wage data not available (See Appendix B).

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

Texas	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
San Saba County	\$18.12	\$942	\$37,680	2.5	\$70,300	\$1,758	\$21,090	\$527	651	31%	\$19.08	\$992	0.9
Schleicher County †	\$17.94	\$933	\$37,320	2.5	\$95,000	\$2,375	\$28,500	\$713	114	12%			
Scurry County	\$18.54	\$964	\$38,560	2.6	\$88,600	\$2,215	\$26,580	\$665	1,360	23%	\$30.31	\$1,576	0.6
Shackelford County †	\$17.94	\$933	\$37,320	2.5	\$96,100	\$2,403	\$28,830	\$721	241	18%			
Shelby County	\$17.94	\$933	\$37,320	2.5	\$62,700	\$1,568	\$18,810	\$470	2,295	25%	\$18.36	\$954	1.0
Sherman County	\$17.94	\$933	\$37,320	2.5	\$87,600	\$2,190	\$26,280	\$657	215	26%	\$28.77	\$1,496	0.6
Smith County	\$25.63	\$1,333	\$53,320	3.5	\$93,000	\$2,325	\$27,900	\$698	25,074	31%	\$19.29	\$1,003	1.3
Somervell County	\$17.94	\$933	\$37,320	2.5	\$104,600	\$2,615	\$31,380	\$785	645	18%	\$23.70	\$1,232	0.8
Starr County	\$17.94	\$933	\$37,320	2.5	\$50,900	\$1,273	\$15,270	\$382	5,309	28%	\$7.01	\$365	2.6
Stephens County	\$18.77	\$976	\$39,040	2.6	\$74,400	\$1,860	\$22,320	\$558	762	21%	\$10.15	\$528	1.9
Sterling County	\$24.19	\$1,258	\$50,320	3.3	\$96,400	\$2,410	\$28,920	\$723	67	17%	\$17.65	\$918	1.4
Stonewall County †	\$18.77	\$976	\$39,040	2.6	\$94,600	\$2,365	\$28,380	\$710	67	14%			
Sutton County	\$17.94	\$933	\$37,320	2.5	\$72,700	\$1,818	\$21,810	\$545	408	33%	\$28.57	\$1,486	0.6
Swisher County	\$17.94	\$933	\$37,320	2.5	\$65,100	\$1,628	\$19,530	\$488	833	34%	\$17.02	\$885	1.1
Tarrant County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	312,653	41%	\$23.51	\$1,222	1.4
Taylor County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	21,886	40%	\$18.32	\$953	1.3
Terrell County	\$18.77	\$976	\$39,040	2.6	\$71,200	\$1,780	\$21,360	\$534	51	11%	\$45.68	\$2,376	0.4
Terry County	\$17.94	\$933	\$37,320	2.5	\$61,400	\$1,535	\$18,420	\$461	1,504	35%	\$17.83	\$927	1.0
Throckmorton County	\$17.94	\$933	\$37,320	2.5	\$77,600	\$1,940	\$23,280	\$582	184	27%	\$13.67	\$711	1.3
Titus County	\$17.94	\$933	\$37,320	2.5	\$76,700	\$1,918	\$23,010	\$575	3,414	31%	\$13.14	\$683	1.4
Tom Green County	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	15,287	33%	\$17.84	\$928	1.4
Travis County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	263,736	47%	\$32.92	\$1,712	1.1
Trinity County	\$18.23	\$948	\$37,920	2.5	\$76,000	\$1,900	\$22,800	\$570	1,351	22%	\$12.22	\$635	1.5
Tyler County	\$17.96	\$934	\$37,360	2.5	\$76,900	\$1,923	\$23,070	\$577	1,499	21%	\$15.40	\$801	1.2
Upshur County	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	3,187	21%	\$14.92	\$776	1.5
Upton County	\$17.94	\$933	\$37,320	2.5	\$82,800	\$2,070	\$24,840	\$621	328	25%	\$28.13	\$1,463	0.6

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Texas	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
Uvalde County	\$20.77	\$1,080	\$43,200	2.9	\$70,000	\$1,750	\$21,000	\$525	2,821	33%	\$16.16	\$840	1.3
Val Verde County	\$18.85	\$980	\$39,200	2.6	\$75,000	\$1,875	\$22,500	\$563	5,538	33%	\$13.33	\$693	1.4
Van Zandt County	\$19.67	\$1,023	\$40,920	2.7	\$88,300	\$2,208	\$26,490	\$662	4,317	19%	\$13.36	\$695	1.5
Victoria County	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	11,066	32%	\$18.54	\$964	1.4
Walker County	\$21.48	\$1,117	\$44,680	3.0	\$76,500	\$1,913	\$22,950	\$574	10,793	43%	\$14.42	\$750	1.5
Waller County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	5,296	29%	\$19.63	\$1,021	1.5
Ward County	\$20.46	\$1,064	\$42,560	2.8	\$79,700	\$1,993	\$23,910	\$598	937	22%	\$30.64	\$1,593	0.7
Washington County	\$22.63	\$1,177	\$47,080	3.1	\$100,100	\$2,503	\$30,030	\$751	4,106	27%	\$16.02	\$833	1.4
Webb County	\$22.56	\$1,173	\$46,920	3.1	\$70,300	\$1,758	\$21,090	\$527	28,731	36%	\$12.17	\$633	1.9
Wharton County	\$18.88	\$982	\$39,280	2.6	\$87,500	\$2,188	\$26,250	\$656	4,537	29%	\$15.00	\$780	1.3
Wheeler County	\$18.02	\$937	\$37,480	2.5	\$78,300	\$1,958	\$23,490	\$587	398	22%	\$16.59	\$863	1.1
Wichita County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	18,842	39%	\$16.61	\$864	1.3
Wilbarger County	\$17.94	\$933	\$37,320	2.5	\$81,400	\$2,035	\$24,420	\$611	1,770	37%	\$17.56	\$913	1.0
Willacy County	\$17.94	\$933	\$37,320	2.5	\$58,200	\$1,455	\$17,460	\$437	1,567	28%	\$14.13	\$735	1.3
Williamson County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	79,579	33%	\$25.37	\$1,319	1.5
Wilson County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	2,545	14%	\$14.27	\$742	2.0
Winkler County	\$18.40	\$957	\$38,280	2.5	\$111,200	\$2,780	\$33,360	\$834	375	13%	\$26.73	\$1,390	0.7
Wise County	\$23.00	\$1,196	\$47,840	3.2	\$110,600	\$2,765	\$33,180	\$830	4,292	17%	\$16.23	\$844	1.4
Wood County	\$19.29	\$1,003	\$40,120	2.7	\$86,600	\$2,165	\$25,980	\$650	3,669	20%	\$11.97	\$622	1.6
Yoakum County	\$21.13	\$1,099	\$43,960	2.9	\$98,400	\$2,460	\$29,520	\$738	643	25%	\$33.20	\$1,727	0.6
Young County	\$17.94	\$933	\$37,320	2.5	\$93,000	\$2,325	\$27,900	\$698	2,116	27%	\$17.93	\$932	1.0
Zapata County	\$17.94	\$933	\$37,320	2.5	\$43,900	\$1,098	\$13,170	\$329	1,170	25%	\$7.62	\$396	2.4
Zavala County	\$17.94	\$933	\$37,320	2.5	\$41,800	\$1,045	\$12,540	\$314	990	29%	\$16.76	\$871	1.1

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